2024

LAPORAN TAHUNAN
MUFG BANK, Ltd., KANTOR CABANG JAKARTA
MUFG BANK, Ltd., JAKARTA BRANCH
ANNUAL REPORT

MUFG

MUFG Bank, Ltd.,
Kantor Cabang Jakarta
Jakarta Branch

Anggota MUFG, grup jasa keuangan global
A member of MUFG, a global finance group
www.mufg.co.id

56 Years of Delivering Value for Clients

56 Years of Delivering Value for Clients

Selama lebih dari lima dekade, perjalanan panjang MUFG Bank, Ltd., Kantor Cabang Jakarta telah memberikan kontribusi nyata kepada para nasabah melalui layanan perbankan yang inovatif, tepercaya, dan adaptif. Kami berkomitmen untuk terus menciptakan nilai tambah, sekaligus menjadikannya sebagai fondasi untuk memperkuat reputasi dan keberlanjutan Bank.

Bank terus bertumbuh dan menjadi mitra strategis bagi nasabah dalam menghadapi berbagai dinamika tantangan ekonomi global dan domestik melalui penerapan strategi dan kebijakan, disertai dengan inovasi layanan yang berkelanjutan. Kami tetap konsisten beradaptasi dengan kebutuhan nasabah yang semakin kompleks dengan menghadirkan solusi yang relevan, mengembangkan produk dan layanan berbasis data dan teknologi terkini, mengedepankan prinsip kehati-hatian, serta memperkuat kemitraan jangka panjang dengan nasabah di seluruh sektor.

2024

For more than five decades, the long journey of MUFG Bank, Ltd., Jakarta Branch, has undertaken a remarkable journey marked by meaningful contribution to its customers through innovative, reliable, and adaptive banking services. The Bank remains committed to consistently deliver added value while upholding the principles that that support its reputation and sustainability.

The Bank continues to grow and solidify its position as a strategic partner for clients in navigating complexities of both global and domestic economic landscapes. This is achieved through the implementation of comprehensive strategies and policies, alongside sustained innovation service delivery. We continue to respond to the evolving needs of our clients by offering relevant solutions, developing data- and technology-driven solutions, upholding prudent banking practices, and fostering mutually beneficial partnerships across a broad range of sectors.

Tentang Laporan Tahunan Terintegrasi
About This Integrated Annual Report

Selamat datang di Laporan Tahunan Terintegrasi MUFG Bank, Ltd., Kantor Cabang Jakarta tahun 2024. Laporan ini merupakan laporan tahunan terintegrasi kelima yang disusun sebagai wujud komitmen kami terhadap transparansi, akuntabilitas, dan keberlanjutan dalam operasional bisnis. Laporan ini mengintegrasikan informasi kinerja keuangan dan non-keuangan, termasuk upaya kami dalam mendukung tujuan keberlanjutan global serta tanggung jawab sosial, lingkungan, dan tata kelola perusahaan atau *Environmental, Social, and Governance* (ESG).

Welcome to the 2024 Integrated Annual Report of MUFG Bank, Ltd., Jakarta Branch. This report marks our fifth integrated annual report, prepared as a reflection of our commitment to transparency, accountability, and sustainability in our business operations. It consolidates both financial and non-financial performance information, including our efforts to support global sustainability goals and our responsibilities in the areas of Environmental, Social, and Governance (ESG).

Dokumen ini disusun dengan mengacu pada SEOJK No.9/SEOJK.03/2020, POJK No.51/2017, dan standar pelaporan internasional, seperti *Global Reporting Initiative* (GRI) *Standards*. Kami juga memastikan bahwa laporan ini mencerminkan kontribusi MUFG terhadap pencapaian *Sustainable Development Goals* (SDGs) yang relevan.

This document has been prepared with reference to SEOJK No. 9/SEOJK.03/2020, POJK No. 51/2017, and international reporting standards such as the Global Reporting Initiative (GRI) Standards. We have also ensured that this report highlights MUFG's contribution to the achievement of relevant Sustainable Development Goals (SDGs).

Melalui Laporan Tahunan Terintegrasi ini, kami ingin memberikan gambaran yang komprehensif kepada seluruh pemangku kepentingan mengenai kinerja kami selama tahun 2024, termasuk strategi, pencapaian, tantangan, dan inisiatif yang telah dilakukan. Dengan menyampaikan laporan ini secara transparan, kami berharap dapat memperkuat hubungan yang lebih baik dengan para pemangku kepentingan serta terus mendorong pertumbuhan yang berkelanjutan di masa mendatang.

Through this Integrated Annual Report, we aim to provide all stakeholders with a comprehensive overview of our performance throughout 2024, encompassing the strategies, achievements, challenges, and initiatives undertaken. By presenting this report in a transparent manner, we hope to strengthen our relationships with stakeholders and continue driving sustainable growth in the years ahead.

Periode Pelaporan [GRI 2-3] Reporting Period [GRI 2-3]	1 Januari 2024 - 31 Desember 2024
Tanggal Publikasi Laporan Sebelumnya [GRI 2-3] Publication Date of Previous Report [GRI 2-3]	April 2024
Siklus Pelaporan [GRI 2-3] Reporting Cycle [GRI 2-3]	Tahunan Annually
Dasar Peraturan dan Standar yang Digunakan Regulatory Basis and Standards Used	• **Peraturan Otoritas Jasa Keuangan Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik** • **Surat Edaran Otoritas Jasa Keuangan Nomor 9./SEOJK.03/2020 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional** • **Surat Edaran Otoritas Jasa Keuangan Nomor 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik** • **Standar *Global Reporting Initiatives* (GRI) 2021 sebagai rujukan (*"With Reference"*)** • Financial Services Authority Regulation Number 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies • Financial Services Authority Circular Letter Number 9./SEOJK.03/2020 concerning Transparency and Publication of Conventional Commercial Bank Reports • Financial Services Authority Circular Letter Number 16/SEOJK.04/2021 concerning the Form and Content of Annual Reports of Issuers or Public Companies • Global Reporting Initiatives (GRI) Standards 2021 as a reference ("With Reference")

Melalui Laporan Tahunan Terintegrasi ini, kami ingin memberikan gambaran yang komprehensif kepada seluruh pemangku kepentingan mengenai kinerja kami selama tahun 2024, termasuk strategi, pencapaian, tantangan, dan inisiatif yang telah dilakukan.

Through this Integrated Annual Report, we aim to provide all stakeholders with a comprehensive overview of our performance throughout 2024, including the strategies, achievements, challenges, and initiatives that have been undertaken.

Tentang Laporan Tahunan Terintegrasi
About The Integrated Annual Report

Cakupan dan Batasan [GRI 2-2] **Scope and Boundaries** [GRI 2-2]	• Data dan informasi keuangan bersumber pada Laporan Keuangan menggunakan nilai mata uang rupiah, kecuali diindikasikan lain • Kinerja lingkungan dan sosial MUFG di Indonesia, termasuk di antaranya satu kantor cabang pembantu di Surabaya dan lima titik layanan di Jakarta dan Jawa Barat • Financial data and information are sourced from the Financial Statements using rupiah currency values, unless otherwise indicated • MUFG's environmental and social performance in Indonesia, including one sub-branch office in Surabaya and five service points in Jakarta and West Java
Verifikasi Pihak Eksternal [OJK G.1] [GRI 2-5] **External Verification** [OJK G.1] [GRI 2-5]	• Data keuangan telah diaudit oleh Kantor Akuntan Publik • Kami belum melakukan proses penjaminan oleh pihak eksternal atas laporan ini. Namun, kami menjamin bahwa seluruh informasi yang diungkapkan di dalam laporan ini adalah benar, akurat, dan faktual. • Financial data has been audited by a Public Accounting Firm • We have not conducted an external assurance process for this report. However, we guarantee that all information disclosed in this report is true, accurate, and factual.
Pernyataan Kembali [GRI 2-2] [GRI 2-4] **Restatement** [GRI 2-2] [GRI 2-4]	Tidak terdapat pernyataan kembali informasi tahun sebelumnya There is no restatement of previous year information.
Tanggapan Umpan Balik Laporan Sebelumnya [OJK G.3] **Response to Feedback on Previous Report** [OJK G.3]	Tidak menerima tanggapan umpan balik dari laporan sebelumnya. No feedback response received from previous report.
Perubahan Signifikan [OJK C.6] **Significant Changes** [OJK C.6]	Tidak terdapat perubahan signifikan pada bentuk atau skala bisnis Bank pada tahun 2024. There is no significant change in the form or scale of the Bank's business in 2024.
Pusat Informasi dan Narahubung untuk Penyampaian Umpan Balik **Information Center and Contact Point for Feedback**	MUFG Bank, Ltd., Kantor Cabang Utama Trinity Tower, 6 Fl. Jl. H.R. Rasuna Said Kav C.22 Blok IIB Jakarta 12940 Indonesia Telp. +62-21-25538300, +62-21-30048200 www.mufg.co.id

Berdasarkan rekomendasi dari Standar GRI 2021, laporan ini disusun dengan merujuk pada delapan prinsip pelaporan, yakni:

1. **Akurasi**
   Bank melaporkan informasi yang benar dan cukup terperinci agar dapat dilakukan penilaian dampak organisasi.
2. **Keseimbangan**
   Bank melaporkan informasi dengan cara netral dan menyediakan gambaran yang seimbang tentang dampak negatif dan positif organisasi.
3. **Kejelasan**
   Bank menyajikan informasi dengan cara yang dapat diakses dan dapat dipahami.
4. **Keterbandingan**
   Bank memilih, menyusun, dan melaporkan informasi secara konsisten agar mereka dapat melakukan analisis mengenai perubahan dalam dampak organisasi seiring waktu dan analisis dampak ini yang berkaitan dengan dampak organisasi lain.

Based on the recommendations of the 2021 GRI Standards, this report is prepared with reference to eight reporting principles, namely:

1. **Accuracy**
   The Bank reports information that is true and detailed enough to allow for an assessment of the organization's impact.
2. **Balance**
   The Bank reports information in a neutral manner and provides a balanced picture of the organization's negative and positive impacts.
3. **Clarity**
   The Bank presents information in a way that is accessible and understandable.
4. **Comparability**
   The Bank selects, compiles, and reports information consistently so that they can analyze changes in the organization's impacts over time and analyze these impacts in relation to the impacts of other organizations.

5. **Kelengkapan**
   Bank menyediakan informasi yang memadai agar penilaian dampak organisasi dapat dilakukan selama periode pelaporan.
6. **Konteks Keberlanjutan**
   Bank melaporkan informasi tentang dampak mereka dalam konteks yang lebih luas dari pembangunan berkelanjutan.
7. **Ketepatan Waktu**
   Bank melaporkan informasi secara rutin dan menyediakan informasi tersebut secara tepat waktu bagi pengguna informasi untuk mengambil keputusan.
8. **Verifikasi**
   Bank mengumpulkan, mencatat, menyusun, dan menganalisis informasi dengan cara sedemikian rupa sehingga informasi tersebut dapat diteliti untuk menentukan kualitasnya.

5. **Completeness**
   The Bank provides sufficient information to allow for an assessment of the organization's impacts during the reporting period.
6. **Sustainability Context**
   The Bank reports information about their impacts in the broader context of sustainable development.
7. **Timeliness**
   The Bank reports information regularly and provides the information in a timely manner for users of the information to make decisions.
8. **Verification**
   The Bank collects, records, organizes, and analyzes information in such a way that the information can be scrutinized to determine its quality.

TOPIK MATERIAL [GRI 3-1][GRI 3-2]

Bank telah mengidentifikasi topik-topik material yang menjadi prioritas utama untuk diungkapkan dalam laporan ini, di mana topik-topik yang menjadi prioritas utama tersebut mencakup tiga aspek yakni ekonomi, lingkungan, dan sosial. Pada tahun 2024, Bank melakukan evaluasi terhadap topik-topik material yang sebelumnya ditetapkan dalam Laporan Keberlanjutan tahun 2021. Hasil evaluasi menunjukkan bahwa terdapat dua topik yang disesuaikan dengan kondisi serta kebutuhan organisasi pada tahun ini yakni Dampak Ekonomi Tidak Langsung dan Praktik Pengadaan. Peninjauan ini memastikan bahwa laporan yang disusun tetap akurat, terkini, dan sesuai dengan ekspektasi para pemangku kepentingan.

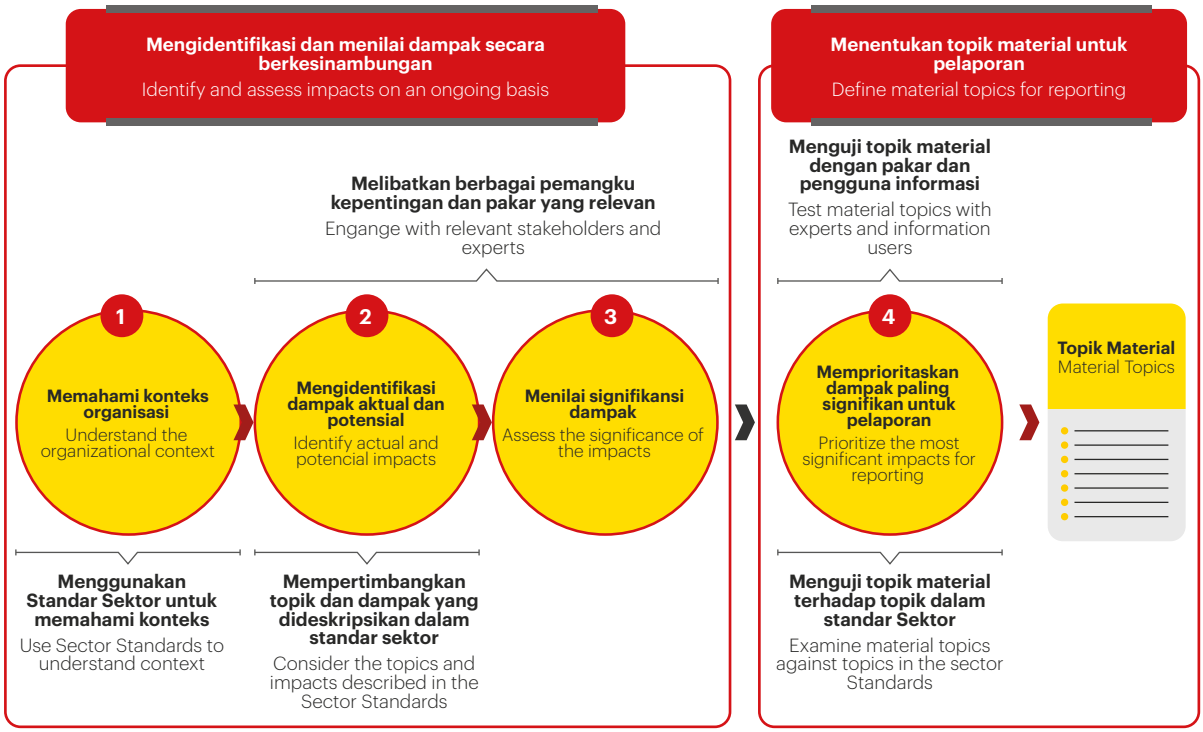
Adapun peninjauan melibatkan pemangku kepentingan internal dan eksternal sesuai panduan Standar GRI 2021. Melalui peninjauan tersebut, Bank juga memastikan bahwa topik-topik material yang ditentukan dalam laporan ini mewakili dampak paling signifikan bagi Bank dan pemangku kepentingan. Dengan demikian, tidak terdapat perubahan topik material laporan tahun 2024 dengan tahun sebelumnya.

MATERIAL TOPICS [GRI 3-1][GRI 3-2]

The Bank has identified material topics that are of the highest priority for disclosure in this report, which cover three aspects: economic, environmental, and social. In 2024, the Bank evaluated the material topics previously outlined in the 2021 Sustainability Report. The evaluation results revealed that two topics were tailored to the organization's conditions and needs this year: indirect economic impacts and procurement practices. This review ensures that the report prepared is accurate, up-to-date, and meets stakeholder expectations.

Internal and external stakeholders are involved in the review, which follows the guidelines set by the 2021 GRI Standards. Through this review, the Bank ensures that the material topics identified in this report have the greatest impact on the Bank and stakeholders. Thus, the material topics of the 2024 report remain unchanged from the previous year.

Tentang Laporan Tahunan Terintegrasi
About The Integrated Annual Report


Mengidentifikasi dan menilai dampak secara berkesinambungan
Identify and assess impacts on an ongoing basis
Menentukan topik material untuk pelaporan
Define material topics for reporting
Melibatkan berbagai pemangku kepentingan dan pakar yang relevan
Engange with relevant stakeholders and experts
Menguji topik material dengan pakar dan pengguna informasi
Test material topics with experts and information users
1
Memahami konteks organisasi
Understand the organizational context
2
Mengidentifikasi dampak aktual dan potensial
Identify actual and potencial impacts
3
Menilai signifikansi dampak
Assess the significance of the impacts
4
Memprioritaskan dampak paling signifikan untuk pelaporan
Prioritize the most significant impacts for reporting
Topik Material
Material Topics
Menggunakan Standar Sektor untuk memahami konteks
Use Sector Standards to understand context
Mempertimbangkan topik dan dampak yang dideskripsikan dalam standar sektor
Consider the topics and impacts described in the Sector Standards
Menguji topik material terhadap topik dalam standar Sektor
Examine material topics against topics in the sector Standards

Daftar Topik Material dan Batasan [GRI 3-3]
List of Material Topics and Boundaries [GRI 3-3]

Topik Material Material Topic	Mengapa Topik Ini Material Why This Topic is Material	Nomor Pengungkapan GRI GRI Disclosure Number	Batasan Topik Topic Boundary	
			Di Dalam MUFG Inside MUFG	Di Luar MUFG Outside MUFG
Aspek Ekonomi | Economic Aspects				
Kinerja Ekonomi Economic Performance	Menggambarkan pencapaian dan kinerja Perusahaan selama tahun pelaporan Describes the Company's achievements and performance during the reporting year	201-1	√	√
Keberadaan Pasar Market Existence	Menggambarkan komitmen Perusahaan terhadap hak normatif dalam pengupahan Describes the Company's commitment to normative rights in wages	202-1	√	√
Aspek Lingkungan | Environmental Aspects				
Energi Energy	Menggambarkan kepedulian Perusahaan terhadap pengelolaan energi yang ketersediaannya kian terbatas Describes the Company's concern for the management of energy whose availability is increasingly limited	302-1, 302-4	√	-
Air dan Efluen Water and Effluent	Menggambarkan kepedulian Perusahaan terhadap pengelolaan sumber daya air yang ketersediaannya kian terbatas Describes the Company's concern for the management of water resources whose availability is increasingly limited	303-3	√	-

Topik Material Material Topic	**Mengapa Topik Ini Material** Why This Topic is Material	**Nomor Pengungkapan GRI** GRI Disclosure Number	**Batasan Topik** Topic Boundary	
			Di Dalam MUFG Inside MUFG	**Di Luar MUFG** Outside MUFG
Aspek Sosial | Social Aspects				
Keselamatan dan Kesehatan Kerja Occupational Safety and Health	Menggambarkan komitmen Perusahaan dalam menyediakan tempat kerja yang aman dan nyaman Describes the Company's commitment to providing a safe and comfortable workplace	403-9, 403-10	√	-
Pelatihan dan Pendidikan Training and Education	Menggambarkan komitmen Perusahaan dalam upaya meningkatkan kompetensi pekerja Describes the Company's commitment to improving worker competence	404-1, 404-2	√	-
Non-diskriminasi Non-discrimination	Menggambarkan komitmen Perusahaan dalam menghargai kesamaan antar-sesama Describes the Company's commitment to respecting equality among others	406-1	√	√
Pekerja Anak Child Labor	Menggambarkan komitmen Perusahaan dalam upaya penghapusan pekerja anak Describes the Company's commitment to the elimination of child labor	408-1	√	√
Kerja Paksa/Wajib Kerja Forced/Compulsory Labor	Menggambarkan komitmen Perusahaan dalam upaya penghapusan kerja paksa/ wajib kerja Describes the Company's commitment to the elimination of forced/compulsory labor	409-1	√	√
Masyarakat Lokal Local Communities	Menggambarkan komitmen Perusahaan terhadap keterlibatan masyarakat di sekitarnya dalam berbagai program/kegiatan Describes the Company's commitment to the involvement of the surrounding community in various programs/activities	413-1	√	√
Privasi Pelanggan Customer Privacy	Menggambarkan komitmen Perusahaan dalam menjaga kerahasiaan data pelanggan Describes the Company's commitment to maintaining the confidentiality of customer data	418-1	√	√

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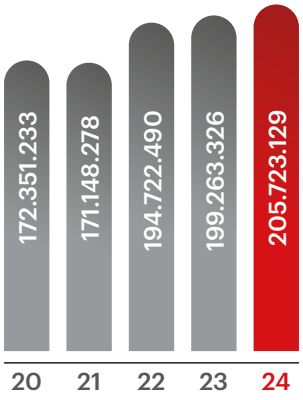
IKHTISAR POSISI KEUANGAN [OJK B.1][GRI 2-6]
HIGHLIGHTS OF FINANCIAL POSITION [OJK B.1][GRI 2-6]

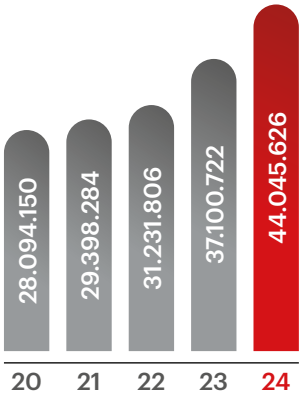
(Dalam Jutaan Rupiah, kecuali dinyatakan khusus | In Millions of Rupiah, unless otherwise stated)

	2024	2023	2022	2021	2020	yoy 2023-2024 (%)
Aset [OJK C.3] | Assets [FSA C.3]						
Kredit yang Diberikan - Bersih Loans - net	106.635.450	89.410.300	87.091.835	71.463.031	82.561.919	19,27%
Efek-efek - bersih Securities - net	36.460.668	37.888.537	26.393.882	16.830.717	16.163.324	(3,77%)
Jumlah Aset Total assets	**205.723.129**	**199.263.326**	**194.722.490**	**171.148.278**	**172.351.233**	**3,24%**
Liabilitas [OJK C.3] | Liabilities [FSA C.3]						
Simpanan dari Nasabah Deposits from Customers	52.414.323	57.625.371	60.683.813	44.981.138	49.294.860	(9,04%)
Simpanan dari Bank-bank Lain Deposits from other banks	175.676	117.140	297.799	1.671.498	2.259.091	49,97%
Jumlah Liabilitas Total Liabilities	**161.677.503**	**162.162.604**	**163.490.684**	**141.749.994**	**144.257.083**	**(0,30%)**
Akun Kantor Pusat | Head Office Account						
Penyertaan Kantor Pusat Head Office Investments	1.424.298	1.424.298	1.424.298	1.424.298	1.424.298	0,00%
Laba yang Belum Dipindahkan ke Kantor Pusat Unremitted Profit to Head Office	42.679.141	35.746.718	29.884.838	27.835.657	26.452.666	19,39%
Jumlah Akun Kantor Pusat Total Head Office Accounts	**44.045.626**	**37.100.722**	**31.231.806**	**29.398.284**	**28.094.150**	**18,72%**
Jumlah Liabilitas dan Akun Kantor Pusat Total Liabilities and Head Office Accounts	**205.723.129**	**199.263.326**	**194.722.490**	**171.148.278**	**172.351.233**	**3,24%**

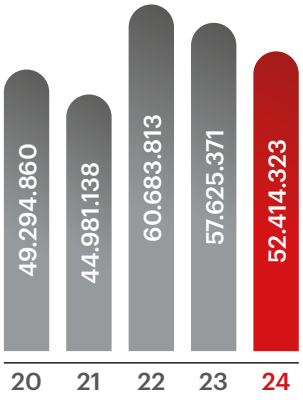
Jumlah Aset
Total Assets



Jumlah Akun Kantor Pusat
Total Head Office Accounts



Simpanan dari Nasabah
Deposits from Customers



Pada 31 Desember 2024, total aset Bank berada pada
As of 31 December 2024, the Bank's total assets stood at

Rp205,72
triliun | trillion

Pendapatan bunga bersih Bank pada tahun buku 2024 mencapai
The Bank's net interest income in the financial year 2024 reached

Rp10,13
triliun | trillion

Pada 31 Desember 2024, jumlah karyawan Bank tercatat mencapai
As of 31 December 2024, the number of employees of the Bank was recorded at

671
orang | persons

Kredit yang Diberikan
Loans Disbursed

Rp205,72
triliun | trillion

Laba Bersih Tahun Berjalan
Net Income for the Year

Rp6,93
triliun | trillion

Simpanan dari Nasabah
Deposits from Customers

Rp52,41
triliun | trillion

Total Pendapatan Operasional
Total Operating Income

Rp11,62
triliun | trillion

Ikhtisar Data Keuangan Penting
Highlights of Important Financial Data

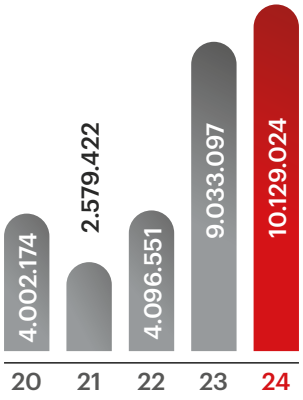
Ikhtisar Utama

IKHTISAR LABA (RUGI) DAN PENGHASILAN KOMPREHENSIF LAIN [OJK B.1]
PROFIT (LOSS) AND OTHER COMPREHENSIVE INCOME HIGHLIGHTS [OJK B.1]

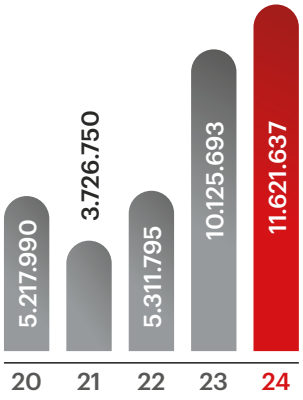
(Dalam Jutaan Rupiah, kecuali dinyatakan khusus | In Millions of Rupiah, unless otherwise stated)

	2024	2023	2022	2021	2020	yoy 2023-2024 (%)
Pendapatan Operasional | Operating Income						
• Pendapatan Bunga Bersih • Net Interest Income	10.129.024	9.033.097	4.096.551	2.579.422	4.002.174	12,13%
• Pendapatan Operasional Lainnya • Other Operating Income	1.492.613	1.092.596	1.215.244	1.147.328	1.215.816	36,61%
Jumlah Pendapatan Operasional Total Operating Income	11.621.637	10.125.693	5.311.795	3.726.750	5.217.990	14,77%
Beban Operasional Operating Expenses	(1.745.502)	(1.761.052)	(2.065.748)	(1.744.338)	(2.466.715)	0,88%
Laba Sebelum Pajak Penghasilan Income Before Income Tax	9.876.135	8.364.641	3.246.047	1.982.412	2.751.275	18,07%
Beban Pajak Penghasilan Income Tax Expense	(2.943.712)	(2.502.761)	(1.196.866)	(599.421)	(821.062)	(17,62%)
Laba Bersih Tahun Berjalan Net Income for the Year	6.932.423	5.861.880	2.049.181	1.382.991	1.930.213	18,26%
Penghasilan Komprehensif Lain Other Comprehensive Income	12.481	7.036	(215.659)	(78.857)	126.821	77,39%
Jumlah Laba Komprehensif Tahun Berjalan Total Comprehensive Income for the Year	6.944.904	5.868.916	1.833.522	1.304.134	2.057.034	18,33%
Laba Tahun Berjalan yang Dapat Diatribusikan kepada: **Profit for the Year Attributable to:**						
• Pemilik • Owners	6.932.423	5.861.880	2.049.181	1.382.991	1.930.213	18,26%
• Kepentingan Non Pengendali • Non-controlling interests	-	-	-	-	-	-
Jumlah Laba Komprehensif Tahun Berjalan yang Dapat Diatribusikan kepada: **Total Comprehensive Income for the Year Attributable to:**						
• Pemilik • Owners	6.944.904	5.868.916	1.833.522	1.304.134	2.057.034	18,33%
• Kepentingan Non Pengendali • Non-controlling Interest	-	-	-	-	-	-
Laba (Rugi) Bersih per Saham Dasar (Nilai Penuh) Net Income (Loss) per Basic Share (Full amount)	-	-	-	-	-	-

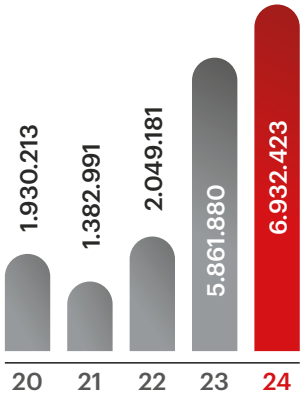
Pendapatan Bunga Bersih
Net Interest Income



Pendapatan Operasional
Operating Income



Laba Bersih Tahun Berjalan
Net Income for the Year



IKHTISAR ARUS KAS
CASH FLOW OVERVIEW

(Dalam Jutaan Rupiah, kecuali dinyatakan khusus | In Millions of Rupiah, unless otherwise stated)

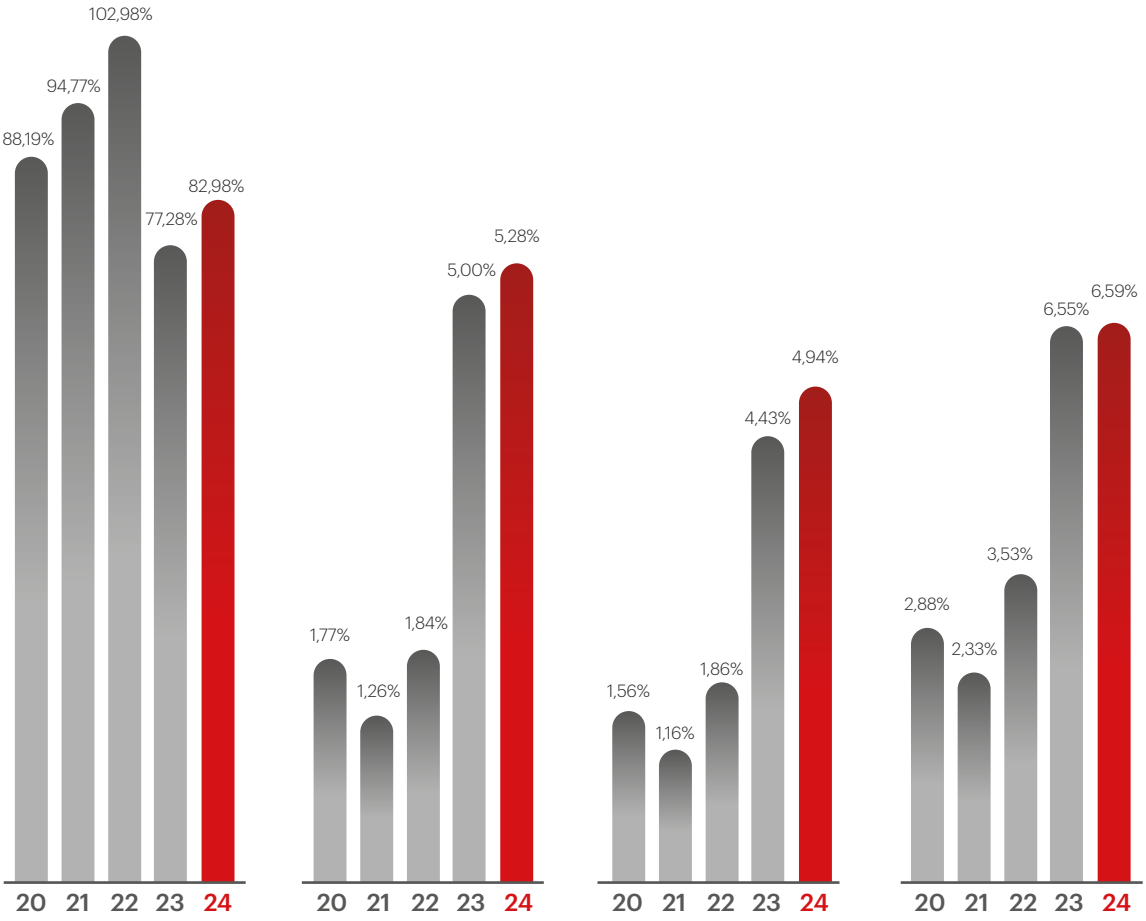
	2024	2023	2022	2021	2020	yoy 2023-2024 (%)
Arus Kas dari Aktivitas Operasi Cash Flow from Operating Activities	(15.009.978)	1.225.810	1.099.773	7.178.440	27.137.360	(1.324,49%)
Arus Kas dari Aktivitas Investasi Cash Flows from Investing Activities	1.206.306	(11.553.154)	(12.642.487)	1.566.892	718.533	110,44%
Arus Kas dari Aktivitas Pendanaan Cash Flows from Financing Activities	4.210.690	(1.074.922)	7.988.697	1.231.055	1.017.311	491,72%
Kas dan Setara Kas Akhir Tahun Cash and Cash Equivalents at End of Year	49.355.382	58.584.413	70.168.852	73.454.792	63.064.339	(15,75%)

Ikhtisar Data Keuangan Penting
Highlights of Important Financial Data

RASIO-RASIO KEUANGAN
Financial Ratios

Uraian Description	2024	2023	2022	2021	2020	yoy 2023-2024 (%)
Rasio Kewajiban Penyediaan Modal Minimum (KPMM) Capital Adequacy Ratio (CAR)	82,98%	77,28%	102,98%	94,77%	88,19%	5,70%
Aset Produktif Bermasalah dan Aset Non-Produktif Bermasalah terhadap Total Aset Produktif dan Aset Non-Produktif Non-performing Earning Assets and Non-performing Non-Earning Assets to Total Earning Assets and Non- Earning Assets	0,13%	0,13%	0,31%	0,41%	0,30%	-
Aset Produktif Bermasalah terhadap Total Aset Produktif Non-performing Earning Assets to Total Earning Assets	0,10%	0,05%	0,42%	0,76%	0,44%	0,05%
Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan terhadap Aset Produktif Allowance for Impairment Losses (LLP) on Financial Assets to Earning Assets	0,15%	0,15%	0,52%	0,67%	1,21%	-
Kredit Bermasalah (*Gross*) Non-performing Loans (Gross)	0,20%	0,10%	0,65%	1,09%	0,70%	0,10%
Kredit Bermasalah (*Net*) Non-performing Loans (Net)	0,12%	0,10%	0,12%	0,17%	0,40%	0,02%
Return on Equity (ROE) Return on Equity (ROE)	5,28%	5,00%	1,84%	1,26%	1,77%	0,28%
Return on Asset (ROA) Return on Asset (ROA)	4,94%	4,43%	1,86%	1,16%	1,56%	0,51%
Marjin Bunga Bersih (NIM) Net Interest Margin (NIM)	6,59%	6,55%	3,53%	2,33%	2,88%	0,04%
Beban Operasional terhadap Pendapatan Operasional (BOPO) Operating Expenses to Operating Income (BOPO)	95,05%	95,02%	98,17%	96,99%	95,34%	0,03%
Loan to Deposit Ratio (LDR) Loan to Deposit Ratio (LDR)	153,99%	135,91%	134,78%	156,79%	169,45%	18,08%
Rasio Pendanaan Stabil Bersih (NSFR) Individual Individual Net Stable Funding Ratio (NSFR)	222,72%	232,33%	237,08%	253,70%	219,30%	(9,61%)

RASIO-RASIO PENTING
KEY RATIOS



Rasio Kewajiban Penyediaan Modal Minimum (KPMM)
Capital Adequacy Ratio (CAR)

***Return on Equity* (ROE)**
Return on Equity (ROE)

***Return on Asset* (ROA)**
Return on Asset (ROA)

Marjin Bunga Bersih (NIM)
Net Interest Margin (NIM)

Ikhtisar Data Keuangan Penting
Highlights of Important Financial Data

IKHTISAR KINERJA LINGKUNGAN DAN SOSIAL
ENVIRONMENTAL AND SOCIAL PERFORMANCE HIGHLIGHTS

Deskripsi Description	Satuan Unit	2024	2023	2022
Aspek Lingkungan [OJK B.2] | Environmental Aspects [OJK B.2]				
Penggunaan Listrik Electricity Usage	Kwh	1.274.730	1.299.639	1.210.963
Penggunaan Air Water Usage	m3	1.639	1.308	1.031
Pembelian Kertas A4 Purchase of A4 Paper	Rim Ream	1.050	1.030	1.500
Pembelian surat kabar cetak/fisik Purchase of printed/physical newspapers	Eksemplar Copy	-	58	480
Aspek Sosial [OJK B.3] | Social Aspects [OJK B.3]				
Highlight Ikhtisar Tangung Jawab Sosial Perusahaan (TJSL) Corporate Social Responsibility (CSR) Overview Highlights	Kegiatan Activity	• Pada awal tahun 2024, MUFG Bank, Ltd., Kantor Cabang Jakarta ("Bank") menjalankan program *Corporate Social Responsibility* (CSR) penanaman pohon produktif serta edukasi terkait literasi keuangan dan ESG kepada masyarakat di sekitar area Situ Cipule, Karawang. Bekerja sama dengan BenihBaik, kegiatan ini dilaksanakan pada tanggal 3 Februari 2024 dan merupakan kelanjutan program CSR yang diadakan pada 2 Desember 2023. • Dalam rangka mendukung digitalisasi pendidikan, Bank mendonasikan 100 laptop kepada para pelajar yang berdomisili di sekitar area *service point* Bank, sebagai salah bentuk kegiatan Corporate Social Responsibility.	• Donasi MUFG Bank, Ltd., Kantor Cabang Jakarta ("Bank") bersama dengan Benih Baik menginisiasi program *MUFG Gives Back Activity* #1Employee1TreeMovement yang bertujuan jangka panjang sejalan dengan komitmen MUFG untuk berkontribusi dalam mengurangi emisi karbon dan meningkatkan kualitas udara, serta mendukung perluasan ruang terbuka area hijau dengan melakukan penanaman pohon produktif. • Melalui program ini, Bank menanam 665 pohon di area Situ Cipule, guna mengurangi dampak polusi udara dan jumlah karbon. Di sisi lain, Bank juga memberikan edukasi bagi masyarakat sekitar, terutama kepada murid-murid beberapa Sekolah Dasar, terkait dasar literasi keuangan dan ESG. Program ini dilaksanakan dalam dua tahapan, yaitu tahap pertama dilaksanakan pada tanggal 2 Desember 2023 dan tahap kedua pada 3 Februari 2024.	Donasi untuk peningkatan kesejahterahan masyarakat bertaraf hidup rendah di Desa Kedung Dalem, Kecamatan Mauk, Provinsi Banten melalui program literasi dan inklusi keuangan serta peningkatan ekonomi melalui renovasi dan pembekalan pengelolaan warung.

Deskripsi Description	Satuan Unit	2024	2023	2022
		• In early 2024, MUFG Bank, Ltd., Jakarta Branch ("the Bank") conducted a Corporate Social Responsibility (CSR) programme of productive tree planting and education on financial literacy and ESG to the community around the Situ Cipule area, Karawang. In collaboration with BenihBaik, this activity was carried out on 3 February 2024 and was a continuation of the CSR programme held on 2 December 2023. • In order to support the digitalisation of education, the Bank donated 100 laptops to students who live around the Bank's service point area, as a form of Corporate Social Responsibility.	• MUFG Bank, Ltd., Jakarta Branch ("the Bank") together with Benih Baik initiated the MUFG Gives Back Activity #1Employee1TreeMovement program, which has a long-term goal in line with MUFG's commitment to contribute to reducing carbon emissions and improving air quality, as well as supporting the expansion of green open spaces by planting productive trees. • Through this program, the Bank planted 665 trees in Situ Cipule area, to reduce the impact of air pollution and carbon amount. On the other hand, the Bank also provided education for the surrounding community, especially to students of several elementary schools, related to basic financial literacy and ESG. This program was implemented in two phases, the first phase was implemented on 2 December 2023 and the second phase on 3 February 2024.	Donations to improve the welfare of low-living standards communities in Kedung Dalem Village, Mauk District, Banten Province through financial literacy and inclusion program and economic improvement through renovation and provision of stall management.

Ikhtisar Saham
Share Highlights

MUFG Bank, Ltd., Kantor Cabang Jakarta merupakan kantor cabang dari MUFG Bank, Ltd., Jepang (Kantor Pusat). Oleh karena itu, Bank bukan perusahaan publik yang sahamnya tercatat di bursa efek dalam negeri, sehingga tidak memiliki informasi mengenai ikhtisar saham.

MUFG Bank, Ltd., Jakarta Branch is a branch of MUFG Bank, Ltd., Japan (Head Office). Therefore, the Bank is not a public company whose shares are listed on the domestic stock exchange, and thus does not have information regarding the summary of shares.

Informasi tentang Obligasi, Sukuk, atau Obligasi Konversi
Information on Bonds, Sukuk, or Convertible Bonds

Hingga periode tahun buku yang berakhir pada 31 Desember 2024, Bank tidak menerbitkan obligasi, sukuk, dan/atau obligasi konversi di bursa manapun sehingga tidak memiliki informasi mengenai ikhtisar obligasi, sukuk, dan/atau obligasi konversi.

Until the fiscal year ending on December 31, 2024, the Bank did not issue bonds, sukuk, and/or convertible bonds on any exchange, therefore it does not have information regarding the summary of bonds, sukuk, and/or convertible bonds.

Peristiwa Penting 2024
Event Highlights 2024

MUFG Bank, Ltd., Kantor Cabang Jakarta ("Bank") Gandeng Komatsu Astra Finance dengan Pendanaan Rp375 Miliar untuk Memperkuat Komitmen Keberlanjutan.

MUFG Bank, Ltd., Jakarta Branch ("Bank") Partners with Komatsu Astra Finance in Rp375 Billion Funding to Strengthen Sustainability Commitment

Bank resmi bekerja sama dengan PT Komatsu Astra Finance (KAF) melalui penandatanganan perjanjian pendanaan senilai Rp375 miliar pada 18 Januari 2024 yang akan digunakan untuk mendukung pendanaan Hybrid Hydraulic Excavator Komatsu HB365-1. Mesin berat ini beroperasi dengan konsumsi bahan bakar hingga 17% lebih sedikit daripada model non-hibrida, sehingga mengurangi jejak emisinya hingga 13kg/jam. Hal ini sejalan dengan komitmen keberlanjutan MUFG untuk berkontribusi pada masa depan yang lebih hijau dan mencapai portofolio emisi nol bersih pada tahun 2050.

The Bank officially partnered with PT Komatsu Astra Finance (KAF) through the signing of a Rp375 billion funding agreement on January 18, 2024. The funding will be used to support the financing of the Komatsu HB365-1 Hybrid Hydraulic Excavator. This heavy machinery operates with up to 17% lower fuel consumption compared to non-hybrid models, reducing its emission footprint by up to 13 kg per hour. This initiative aligns with MUFG's sustainability commitment to contribute to a greener future and achieve a net-zero emissions portfolio by 2050.

MUFG Bank, Ltd., Kantor Cabang Jakarta ("Bank") Menggelar MUFG Net Zero World Perdana Guna Mendukung Transisi Energi Indonesia

MUFG Bank, Ltd., Jakarta Branch ("Bank") Hosted Inaugural MUFG Net Zero World to Support Indonesia's Energy Transition

Pada September 2024, Bank bersama Danamon menyelenggarakan MUFG NOW untuk mendorong dan memfasilitasi percakapan seputar Lingkungan, Sosial, dan Tata Kelola (ESG) di kawasan Asia Pasifik. Acara ini sekaligus mendukung transisi energi Indonesia, dengan fokus pada peran pembiayaan berkelanjutan dalam proyek energi terbarukan, pengurangan karbon, dan strategi adaptasi iklim. Bersama dengan para para pemimpin industri, pembuat kebijakan, dan pakar keuangan, MUFG NOW memberikan wawasan dan solusi inovatif untuk mengatasi tantangan ESG.

In September 2024, the Bank, in collaboration with Danamon, organized MUFG Net Zero World (MUFG NOW) to foster and facilitate discussions on Environmental, Social, and Governance (ESG) issues across the Asia-Pacific region. The event also aims to support Indonesia's energy transition, with a focus on the role of sustainable financing in renewable energy projects, carbon reduction, and climate adaptation strategies. Bringing together industry leaders, policymakers, and financial experts, MUFG NOW provides insights and innovative solutions to address ESG challenges.

Peristiwa Penting 2024
Event Highlights 2024

Penunjukan Michael Sugirin sebagai Head of Global Corporate and Institutional Banking for Indonesia.

Appointment of Michael Sugirin as the Head of Global Corporate and Institutional Banking for Indonesia.

MUFG menunjuk Michael Sugirin sebagai Head of Global Corporate and Institutional Banking for Indonesia terbaru, guna memperkuat kepemimpinan MUFG dalam perbankan korporat dan investasi di pasar global dan Indonesia. Sebagai seorang profesional, Michael membawa pengalaman luas dalam *corporate banking* dan *strategic business development*. Kepemimpinannya berperan penting dalam meningkatkan kemampuan dan pertumbuhan MUFG di Indonesia secara jangka panjang.

MUFG has appointed Michael Sugirin as the new Head of Global Corporate and Institutional Banking for Indonesia to strengthen its leadership in corporate and investment banking across global and Indonesian markets. As an experienced professional, Michael brings extensive expertise in corporate banking and strategic business development. His leadership will play a crucial role in enhancing MUFG's capabilities and driving long-term growth in Indonesia.

MUFG Bank Economic Seminar 2024: Insights into the Banking Industry

Pada Agustus 2024, MUFG menyelenggarakan *Economic Seminar* guna memberikan wawasan mendalam kepada ratusan partisipan lintas sektor tentang industri perbankan Indonesia. Seminar ini membekali para pemimpin bisnis dengan pengetahuan yang diperlukan untuk menavigasi risiko dan juga peluang yang muncul di masa depan. MUFG berkomitmen untuk terus memperkuat peran kami sebagai mitra keuangan terpercaya di lanskap ekonomi Indonesia yang terus berkembang.

In August 2024, MUFG hosted the Economic Seminar to provide hundreds of participants across various sectors with in-depth insights into Indonesia's banking industry. The seminar equipped business leaders with the knowledge needed to navigate emerging risks and opportunities in the future. MUFG remains committed to strengthening its role as a trusted financial partner in Indonesia's ever-evolving economic landscape.

Dukung Industri Otomotif, MUFG Kembali Berpartisipasi pada *Indonesia International Motor Show* (IIMS) 2024

Seperti tahun-tahun sebelumnya, MUFG bersama Danamon dan Adira Finance kembali berpartisipasi pada *Indonesia International Motorshow* (IIMS) 2025. Hal ini menegaskan komitmen Grup MUFG dalam memajukan industri otomotif Indonesia. Sebagai sebuah grup finansial, Grup MUFG menyediakan solusi keuangan di setiap rantai pasok yang menyeluruh dari hulu ke hilir, guna memberikan nilai tambah yang berkelanjutan bagi kemajuan industri otomotif Indonesia.

Supporting the Automotive Industry, MUFG Returns to the Indonesia International Motor Show (IIMS) 2024

As in previous years, MUFG, together with Danamon and Adira Finance, is once again participating in the Indonesia International Motor Show (IIMS) 2024. This reaffirms MUFG Group's commitment to advancing Indonesia's automotive industry. As a financial group, MUFG provides comprehensive financial solutions across the entire supply chain, from upstream to downstream, to deliver sustainable value and drive the growth of Indonesia's automotive sector.

Masakazu Osawa, Chief Executive Asia Pacific MUFG, Tegaskan Komitmen Kemitraan Jangka Panjang bersama Para Pemimpin Industri di Indonesia

Masakazu Osawa, Chief Executive Asia Pacific MUFG, melakukan kunjungan ke Jakarta, Indonesia, pada September 2024. Beliau terlibat dalam berbagai dialog strategis bersama para pemimpin industri, memperkuat peran MUFG sebagai mitra perbankan terpercaya dalam kemajuan perekonomian Indonesia. Dengan mendorong keterlibatan langsung dengan para pemimpin industri, MUFG terus meningkatkan pemahamannya tentang kebutuhan pasar lokal sambil memperkuat kemitraan jangka panjang yang dapat mendorong pertumbuhan ekonomi berkelanjutan.

Masakazu Osawa, Chief Executive Asia Pacific MUFG, Reaffirms Long-Term Partnership Commitment with Industry Leaders in Indonesia

In September 2024, Masakazu Osawa, Chief Executive Asia Pacific MUFG, visited Jakarta, Indonesia, engaging in a series of strategic dialogues with industry leaders. His visit reinforced MUFG's role as a trusted banking partner in supporting Indonesia's economic progress. By fostering direct engagement with industry leaders, MUFG continues to deepen its understanding of local market needs while strengthening long-term partnerships that drive sustainable economic growth.

Peristiwa Penting 2024
Event Highlights 2024

MUFG Dorong Keberlanjutan Lewat Produk Deposit ESG Korporasi

MUFG Promotes Sustainability through Corporate ESG Deposit Product

Sebagai bagian dari grup finansial terbesar dari Jepang, MUFG Bank, Ltd., Kantor Cabang Jakarta, mengumumkan peluncuran deposit ESG korporasi guna memberdayakan nasabah korporasi dalam membiayai pinjaman yang sejalan dengan prinsip ESG (Lingkungan, Sosial, dan Tata Kelola). Peluncuran produk ini mencatatkan MUFG sebagai cabang bank asing pertama di Indonesia yang merilis produk khusus korporasi tersebut. Langkah ini sekaligus menandai komitmen MUFG dalam mencapai tujuan MUFG untuk memberdayakan masa depan yang lebih cerah, dimana komitmen ini didukung oleh beberapa perusahaan yang telah bergabung menjadi nasabah korporasi.

As part of Japan's largest financial group, MUFG Bank, Ltd., has announced the launch of its Corporate ESG Deposit product, empowering corporate clients to finance loans aligned with Environmental, Social, and Governance (ESG) principles. This launch establishes MUFG as the first foreign bank branch in Indonesia to introduce such a specialized corporate product. This initiative further reinforces MUFG's commitment to building a brighter future, supported by several corporate clients who have already joined the program.

Global Subsidiary Banking (GSB) Conference 2024

Indonesia menjadi tuan rumah konferensi tahunan *Global Corporate* GSB, yang dihadiri oleh lebih dari 130 bankir dari 21 negara dan melibatkan lebih dari 30 pertemuan dengan klien, berkolaborasi dengan Bank Danamon. Konferensi ini berfungsi sebagai sarana bagi Bank untuk mendukung peningkatan pendapatan *Global Corporate* di masa depan.

Indonesia hosted the annual Global Corporate GSB conference, which was attended by more than 130 bankers from 21 countries and included over 30 client meetings in collaboration with Bank Danamon. This conference serves as a platform for the Bank to support the future growth of Global Corporate revenue.

LAPORAN MANAJEMEN

Management Report

Laporan Dewan Pengawas
Report of the Supervisory Board

Melihat berbagai upaya yang dilakukan Manajemen, Dewan Pengawas menilai bahwa Manajemen telah berhasil dalam menjaga stabilitas kinerja Bank serta menjaga kepercayaan para pemangku kepentingan di tengah kondisi yang penuh ketidakpastian di tahun 2024.

In light of the various initiatives implemented, the Supervisory Board is of the view that Management has successfully preserved the Bank's performance stability and maintained stakeholder trust amidst the uncertainties of 2024.

Para Pemangku Kepentingan yang terhormat,

Dengan penuh rasa syukur dan optimisme, kami menyampaikan Laporan Dewan Pengawas untuk tahun buku 2024. Melalui berbagai upaya dan sinergi yang telah dilakukan oleh Dewan Pengawas, Manajemen, beserta seluruh karyawan sepanjang tahun 2024, kami kembali dapat mencapai pertumbuhan usaha yang baik.

Selama tahun 2024, MUFG Bank, Ltd., Kantor Cabang Jakarta telah menunjukkan ketahanan dan ketangguhan dalam menghadapi dinamika ekonomi global serta perubahan regulasi di sektor perbankan. Dengan komitmen kuat terhadap tata kelola perusahaan yang baik, kepatuhan terhadap regulasi, serta inovasi berkelanjutan, kami terus mendukung pertumbuhan bisnis yang sehat dan berkelanjutan. Dewan Pengawas senantiasa melakukan pengawasan secara konsisten untuk memastikan bahwa strategi dan kebijakan yang diterapkan selaras dengan visi jangka panjang MUFG serta memberikan nilai tambah bagi para pemangku kepentingan.

Dear Esteemed Stakeholders,

With sincere gratitude and optimism, we hereby present the Report of the Supervisory Board for the 2024 fiscal year. Through the collective efforts and synergy of the Supervisory Board, Management, and all employees throughout the year, we have once again achieved solid business growth.

Throughout 2024, MUFG Bank, Ltd., Jakarta Branch has exhibited resilience and fortitude in navigating global economic fluctuations and ongoing regulatory changes within the banking sector. Driven by a strong commitment to sound corporate governance, regulatory compliance, and continuous innovation, we remain focused on supporting sustainable and responsible business growth. The Supervisory Board has maintained consistent oversight to ensure that the strategies and policies implemented are aligned with MUFG's long-term vision and contribute meaningful value to all stakeholders.

PERKEMBANGAN MAKRO EKONOMI DAN INDUSTRI

Tahun 2024 masih menjadi periode tahun yang penuh tantangan bagi perekonomian global. Laju pertumbuhan ekonomi dunia diperkirakan melambat dari 3,3% pada tahun 2023 menjadi 3,2% pada tahun 2024. Perlambatan ini dipengaruhi oleh berbagai faktor, di antaranya melemahnya ekonomi Eropa, dinamika geopolitik yang terus berubah, serta dampak dari pemilihan umum di berbagai negara yang menciptakan ketidakpastian pasar.

Di tengah kondisi global yang penuh tantangan, ekonomi Indonesia tetap tumbuh stabil. Perekonomian nasional mencatat pertumbuhan sebesar 5,02% pada kuartal IV-2024 dan 5,03% secara tahunan. Konsumsi rumah tangga yang meningkat serta investasi yang tetap solid menjadi motor utama pertumbuhan. Inflasi juga tetap terkendali, dengan Indeks Harga Konsumen (IHK) sebesar 1,57% pada Desember 2024, masih dalam kisaran target Bank Indonesia sebesar 2,5±1%.

Industri perbankan nasional menunjukkan ketahanan yang baik. Bank Indonesia mempertahankan *BI-Rate* di level 6,00%, sejalan dengan strategi untuk menjaga stabilitas nilai tukar dan mendorong pertumbuhan ekonomi. Likuiditas perbankan tetap terjaga, tercermin dari rasio alat likuid terhadap dana pihak ketiga yang tinggi sebesar 25,59% pada akhir tahun 2024. Pertumbuhan kredit mencatat kenaikan 10,39% secara tahunan, didorong oleh peningkatan kredit korporasi sebesar 15,67% serta pertumbuhan kredit investasi sebesar 13,62%.

PENILAIAN ATAS KINERJA MANAJEMEN MENGENAI PENGELOLAAN BANK

Kami terus berusaha untuk menjaga momentum pertumbuhan bisnis yang sehat dan berkelanjutan di tengah tantangan perekonomian global dan domestik serta dinamika geopolitik. Dewan pengawas mengapresiasi upaya dan inisiatif strategis yang dilakukan Manajemen untuk melanjutkan pencapaian positif Bank di tahun 2024.

MACROECONOMIC AND INDUSTRY DEVELOPMENTS

The year 2024 remained a challenging period for the global economy, with global economic growth projected to slow from 3.3% in 2023 to 3.2% in 2024. This deceleration is attributed to several factors, including the weakening of the European economy, ongoing geopolitical volatility, and the impact of elections in various countries, which have introduced heightened market uncertainty.

Amid these global headwinds, Indonesia's economy has remained stable and resilient, with the national economy recording a growth rate of 5.02% in the fourth quarter of 2024 and 5.03% on an annual basis. The main drivers of this growth were robust household consumption and sustained investment activity. Inflation remained under control, with the Consumer Price Index (CPI) recorded at 1.57% in December 2024, well within Bank Indonesia's target range of 2.5±1%.

The national banking industry also demonstrated strong resilience. Bank Indonesia maintained the BI-Rate at 6.00%, in line with its strategy to preserve exchange rate stability and support economic growth. Banking sector liquidity remained sound, as reflected in a high liquid asset to third-party funds ratio of 25.59% at year-end 2024. Loan growth rose by 10.39% year-on-year, driven by a 15.67% increase in corporate lending and a 13.62% rise in investment loans.

ASSESSMENT OF MANAGEMENT PERFORMANCE IN BANK OPERATIONS

We remain committed to maintaining the momentum of healthy and sustainable business growth amid global and domestic economic challenges as well as evolving geopolitical dynamics. The Supervisory Board appreciates the strategic efforts and initiatives undertaken by Management in continuing the Bank's positive achievements throughout 2024.

Laporan Dewan Pengawas
Report of the Supervisory Board

Melihat berbagai upaya yang dilakukan Manajemen, Dewan Pengawas menilai bahwa Manajemen telah berhasil dalam menjaga stabilitas kinerja Bank serta menjaga kepercayaan para pemangku kepentingan di tengah kondisi yang penuh ketidakpastian di tahun 2024. Secara umum, Manajemen berhasil mencapai target yang telah ditetapkan dan meningkatkan kolaborasi internal maupun dengan jaringan MUFG di Indonesia.

In light of the various initiatives implemented, the Supervisory Board is of the view that Management has successfully preserved the Bank's performance stability and maintained stakeholder trust amidst the uncertainties of 2024. Overall, Management has effectively met the established targets while strengthening collaboration both internally and within the MUFG network in Indonesia.

Di tahun 2024, Bank berhasil melanjutkan kinerja dan pertumbuhan positif di berbagai aspek keuangan. Bank berhasil mebukukan Laba Bersih Setelah Pajak sebesar Rp6,9 triliun atau tumbuh sebesar 18% (yoy) dibandingkan tahun 2023. Fungsi intermediasi Bank juga turut melanjutkan kinerja positifnya yang tercermin dari pertumbuhan Kredit yang Diberikan oleh Bank sebesar 19% (yoy) menjadi Rp106,6 triliun.

In 2024, the Bank sustained its positive performance and growth across key financial indicators. The Bank posted a Net Profit After Tax of IDR 6.9 trillion, marking an 18% (yoy) increase compared to 2023. The Bank's intermediation function also maintained its upward trajectory, as reflected by a 19% (yoy) increase in Loans reaching IDR 106.6 trillion.

Profitabilitas Bank juga menunjukkan tren positif, tercermin dari peningkatan *Return on Equity* (ROE) sebesar 5,28% dari sebelumnya 5,00% pada 2023, serta *Return on Assets* (ROA) yang naik menjadi 4,94% dari 4,43% pada tahun sebelumnya. Selain itu, *Net Interest Margin* (NIM) Bank mengalami peningkatan menjadi 6,59% dari 6,55%, menegaskan kemampuan Bank dalam mengelola aset produktif dengan optimal.

The Bank's profitability continued to trend positively, as demonstrated by an improvement in Return on Equity (ROE), which rose to 5.28% from 5.00% in 2023, and Return on Assets (ROA), which increased to 4.94% from 4.43% the previous year. In addition, the Bank's Net Interest Margin (NIM) improved to 6.59% from 6.55%, underscoring its ability to optimize the management of productive assets.

Rasio NPL dapat tetap terjaga dengan baik yakni sebesar 0,20%, sejalan dengan berbagai upaya yang dilakukan oleh Manajemen dalam menyelesaikan kredit bermasalah dan menerapkan prinsip kehati-hatian dalam penyaluran kreditnya.

The Non-Performing Loan (NPL) ratio remained well-managed at 0.20%, reflecting Management's effective efforts in resolving non-performing loans and its prudent approach to loan distribution.

Dewan Pengawas juga menilai Manajemen mampu mengelola biaya dana dengan mempertahankan rasio dana murah (CASA) yang dihimpun oleh Bank sebesar 66,6% di tahun 2024. Dari sisi permodalan, Manajemen berhasil menjaga rasio Kewajiban Penyediaan Modal Minimum (KPMM) Bank sebesar 82,98% di tahun 2024, menjadikan MUFG salah satu Bank dengan permodalan terkuat di industri perbankan Indonesia dan siap untuk terus mendorong pengembangan bisnisnya di Tanah Air.

The Supervisory Board also commends Management's ability to manage funding costs effectively, as evidenced by the Bank maintaining a strong low cost fund (CASA) ratio of 66.6% in 2024. From a capital perspective, Management successfully maintained a Capital Adequacy Ratio (CAR) of 82.98%, positioning MUFG as one of the most strongly capitalized banks in Indonesia, well-prepared to further expand its business presence in the country.

Prestasi Bank tidak hanya tercermin dalam kinerja keuangan, tetapi juga melalui berbagai penghargaan bergengsi yang diperoleh sepanjang tahun. Bank berhasil meraih peringkat pertama dalam kategori Kreditur/Investor Swasta Terbaik pada ajang Apresiasi Mitra BUMN Champion 2024, mengukuhkan kepercayaan mitra terhadap kontribusi Bank

The Bank's achievements were not only reflected in its financial performance but also in the numerous prestigious awards received throughout the year. The Bank earned first place in the Best Private Creditor/Investor category at the 2024 BUMN Champion Partner Appreciation event, reinforcing the confidence of partners in the Bank's

dalam ekosistem bisnis nasional. Bank juga berhasil meraih penghargaan *Project Finance House of the Year* pada *The Asset Triple A Sustainable Infrastructure Awards 2024*, serta *Best Sustainable Bank (International)* pada *FinanceAsia Award 2024*. Selain itu, Bank juga menjadi Bank Asing pertama di Indonesia yang mendapatkan sertifikasi *Great Place To Work®*, menegaskan komitmen dalam menciptakan lingkungan kerja yang inklusif, profesional, dan berbasis kesejahteraan karyawan.

Kami menyadari bahwa berbagai pencapaian positif Bank tidak lepas dari berbagai implementasi strategis yang dilakukan oleh Manajemen serta pengawasan yang dilakukan oleh Dewan Pengawas selama tahun 2024.

Di luar pencapaian bisnis, Bank juga terus menjalankan tanggung jawab sosialnya melalui berbagai program *Corporate Social Responsibility* (CSR). Pada awal tahun 2024, Bank bersama BenihBaik melaksanakan program penanaman 665 pohon produktif di area Situ Cipule, Karawang, sebagai upaya mengurangi polusi udara dan emisi karbon, sekaligus memberikan edukasi literasi keuangan dan ESG bagi masyarakat setempat, termasuk siswa Sekolah Dasar.

Di pertengahan tahun, Bank melanjutkan inisiatif pemberdayaan pendidikan dengan mendonasikan sebanyak 100 laptop layak pakai kepada para siswa di kawasan industri Cikarang dalam kolaborasi bersama Bank Danamon. Program ini tidak hanya mendukung akses pendidikan berbasis digital, tetapi juga menjadi bagian dari upaya Bank dalam mengurangi limbah elektronik. Dengan komitmen kuat terhadap pertumbuhan berkelanjutan, Bank terus memperkuat perannya sebagai institusi keuangan yang berkontribusi bagi ekonomi, lingkungan, dan masyarakat.

PENERAPAN FUNGSI PENGAWASAN DEWAN PENGAWAS

Dalam menghadapi dinamika ekonomi dan regulasi yang terus berkembang, Dewan Pengawas terus memperkuat sistem pengendalian internal serta manajemen risiko untuk menjaga stabilitas dan ketahanan Bank. Pengawasan dilakukan melalui pemantauan rasio keuangan utama, kepatuhan terhadap peraturan perbankan, serta evaluasi terhadap kebijakan kredit dan likuiditas. Selain itu, Dewan Pengawas juga memastikan bahwa implementasi strategi bisnis sejalan dengan visi jangka panjang Bank serta memberikan manfaat optimal bagi para pemangku kepentingan.

contribution to the national business ecosystem. The Bank also won the Project Finance House of the Year award at The Asset Triple A Sustainable Infrastructure Awards 2024, as well as Best Sustainable Bank (International) at the 2024 FinanceAsia Award. Furthermore, the Bank became the first foreign bank in Indonesia to be certified as a Great Place To Work®, affirming its commitment to fostering an inclusive, professional, and employee-centric work environment.

We recognize that the Bank's various positive accomplishments in 2024 were the result of strategic execution by Management as well as the consistent oversight exercised by the Supervisory Board.

Beyond business achievements, the Bank also continued to uphold its social responsibilities through a variety of Corporate Social Responsibility (CSR) programs. In early 2024, the Bank, in collaboration with BenihBaik, implemented a tree-planting initiative involving 665 productive trees in the Situ Cipule area, Karawang. This program aimed not only to reduce air pollution and carbon emissions but also to promote financial literacy and ESG awareness among the local community, including elementary school students.

In mid-year, the Bank advanced its educational empowerment initiatives by donating 100 usable laptops to students in the Cikarang industrial area, in partnership with Bank Danamon. This program supported digital access to education while also contributing to e-waste reduction. Through its strong commitment to sustainable growth, the Bank continues to strengthen its role as a financial institution that contributes meaningfully to the economy, environment, and society.

IMPLEMENTATION OF THE SUPERVISORY FUNCTION BY THE SUPERVISORY BOARD

In navigating the evolving landscape of economic and regulatory dynamics, the Supervisory Board has continuously strengthened the Bank's internal control systems and risk management framework to safeguard its stability and resilience. Oversight is exercised through close monitoring of key financial ratios, compliance with banking regulations, and evaluation of credit and liquidity policies. Furthermore, the Board ensures that the execution of business strategies remains aligned with the Bank's long-term vision and delivers optimal value to stakeholders.

Laporan Dewan Pengawas
Report of the Supervisory Board

Dewan Pengawas memiliki peran strategis dalam memastikan bahwa Bank telah menjalankan operasionalnya dengan baik, serta selaras dengan prinsip tata kelola perusahaan yang baik (*Good Corporate Governance*/GCG) atau yang saat ini juga dikenal sebagai governansi korporat. Sepanjang tahun 2024, Dewan Pengawas secara aktif melakukan pengawasan terhadap kebijakan strategis, manajemen risiko, dan kepatuhan terhadap regulasi guna memastikan keberlanjutan bisnis yang sehat. Melalui mekanisme pengawasan yang memadai, termasuk penyelenggaraan rapat berkala, evaluasi kinerja Manajemen, serta audit independen, Dewan Pengawas memastikan bahwa MUFG Bank, Ltd., Kantor Cabang Jakarta senantiasa beroperasi dengan prinsip Etika, Transparansi, Akuntabilitas, dan Berkelanjutan (ETAK).

The Supervisory Board plays a strategic role in ensuring that the Bank operates effectively and in accordance with the principles of Good Corporate Governance (GCG), or corporate governance as it is more broadly recognized today. Throughout 2024, the Board actively monitored strategic policy implementation, risk management, and regulatory compliance to promote sustainable and sound business practices. This oversight was conducted through a comprehensive governance mechanism, including regular meetings, performance evaluations of Management, and independent audits, ensuring that MUFG Bank, Ltd., Jakarta Branch adheres consistently to the principles of Ethics, Transparency, Accountability, and Sustainability (ETAS).

Dewan Pengawas senantiasa melaksanakan tugas dan tanggung jawab secara profesional dan independen dengan berlandaskan pada tata kelola perusahaan yang baik. Dewan Pengawas berkomitmen untuk senantiasa proaktif dalam menjalankan fungsi pengawasan Bank, baik pada proses perumusan rencana strategis, penyusunan dan implementasi rencana bisnis, pemantauan kinerja, serta penerapan manajemen risiko dan penerapan tata kelola perusahaan yang baik. Dewan Pengawas juga menelaah berbagai laporan yang disampaikan Manajemen untuk menjalankan tugas pengawasan, terutama berkaitan dengan pelaksanaan Rencana Bisnis Bank (RBB) tahun 2024 dan pencapaiannya.

The Supervisory Board has carried out its duties and responsibilities with professionalism and independence, guided by the principles of sound corporate governance. The Board remains committed to proactively executing its supervisory function across all aspects of the Bank's operations—from the formulation of strategic plans and the preparation and implementation of the business plan to performance monitoring, risk management, and governance application. The Board also rigorously reviews reports submitted by Management, particularly those concerning the execution and achievement of the Bank's 2024 Business Plan (Rencana Bisnis Bank/RBB), in fulfilling its oversight role.

REKOMENDASI DEWAN PENGAWAS TERKAIT KINERJA TAHUN 2024

Dewan Pengawas menjalankan pengawasan secara aktif terhadap kinerja Bank dan memberikan rekomendasi dan saran kepada Manajemen sepanjang tahun 2024, terutama berkaitan dengan strategi untuk mendukung pencapaian target Rencana Bisnis Bank, implementasi kebijakan dan pelaksanaan Tata Kelola Bank, pemenuhan terhadap berbagai macam regulasi yang berlaku, serta penanganan dan kesiapan sistem Teknologi dan Informasi Bank. Selama tahun 2024, Dewan Pengawas telah memberikan rekomendasi terkait berbagai aspek baik operasional maupun keuangan Bank dengan rincian sebagai berikut:

1. Mengawasi kinerja keuangan Bank, dengan memberikan arahan kepada Manajemen untuk memastikan pencapaian target bisnis dapat berjalan sesuai dengan

SUPERVISORY BOARD RECOMMENDATIONS REGARDING PERFORMANCE IN 2024

The Supervisory Board actively oversees the Bank's performance and provides recommendations and advice to Management throughout 2024, particularly on strategies to support the achievement of the Bank's Business Plan Targets, the implementation of policies and the execution of Bank Governance, compliance with various applicable regulations, as well as handling and readiness of the Bank's Information and Technology systems. During 2024, the Supervisory Board made recommendations on various aspects of the Bank's operations and finances, including the following:

1. Overseeing the Bank's financial performance, by providing direction to Management to ensure that business targets can be achieved as planned as well

yang telah ditetapkan serta terkait upaya Bank dalam mengoptimalkan neraca keuangan yang dimiliki. Secara khusus, Dewan Pengawas mengawasi strategi, inisiatif, dan upaya yang dilakukan oleh Bank dalam meningkatkan dan mendorong realisasi penyaluran kredit di tahun 2024.
2. Senantiasa melakukan pengawasan dan memberikan nasihat terhadap pelaksanaan tata kelola perusahan, pengelolaan manajemen risiko Bank, serta pelaksanaan kepatuhan terhadap regulasi yang berlaku, anti pencucian uang dan anti pendanaan terorisme, dan tindak lanjut dari hasil audit yang telah dilakukan.
3. Memantau inisiatif terkait dengan pengembangan organisasi dan Teknologi Informasi Bank dalam rangka meningkatkan efektivitas dan kualitas bisnis serta pelayanan kepada nasabah.

PANDANGAN ATAS PROSPEK USAHA YANG DISUSUN MANAJEMEN

Pada tahun 2025, perekonomian global diperkirakan masih akan dibayangi perubahan dinamika geopolitik dunia dan berlanjutnya ketidakpastian pasar keuangan global. International Monetary Fund (IMF) memproyeksikan pertumbuhan ekonomi global tetap stabil sebesar 3,3% di tahun 2025, sejalan dengan melemahnya potensi pertumbuhan sejak pandemi. Divergensi antar negara semakin melebar, di mana ekonomi AS melebihi ekspektasi dengan permintaan domestik yang lebih kuat, sementara Eropa menghadapi pertumbuhan yang lamban. Pasar negara berkembang menunjukkan ketahanan, dengan Tiongkok diperkirakan akan mengalami pemulihan yang moderat.

Di tengah ketidakpastian global, Bank Indonesia memperkirakan pertumbuhan ekonomi 2025 dalam kisaran 4,7–5,5% (yoy). Prospek ini dipengaruhi oleh perkiraan peningkatan investasi, dorongan untuk menopang permintaan domestik, serta upaya untuk memperkuat ekspor yang terus ditingkatkan. Bank Indonesia juga akan terus mengoptimalkan kebijakannya dalam rangka menjaga stabilitas dan mendorong pertumbuhan ekonomi yang berkelanjutan. Stimulus kebijakan makroprudensial dan akselerasi digitalisasi transaksi pembayaran diperkuat sehingga bersinergi dengan stimulus fiskal Pemerintah dalam mendorong pertumbuhan ekonomi.

as related to the Bank's efforts in optimizing its balance sheet. Specifically, the Supervisory Board oversees the strategies, initiatives, and efforts undertaken by the Bank in increasing and encouraging the realization of loan distribution in 2024.

2. Continuously supervising and providing advice on the implementation of corporate governance, management of the Bank's risk management, as well as compliance with applicable regulations, anti-money laundering and anti-terrorism financing, and follow-up on audit results that have been carried out.
3. Monitoring initiatives related to the development of the Bank's organization and Information Technology in order to improve the effectiveness and quality of business and customer service.

OUTLOOK ON THE BUSINESS PROSPECTS PREPARED BY MANAGEMENT

In 2025, the global economy is expected to remain under the influence of ongoing shifts in geopolitical dynamics and persistent uncertainty in global financial markets. The International Monetary Fund (IMF) projects global economic growth to remain steady at 3.3% for the year, reflecting the structural decline in growth potential following the pandemic. Divergence among countries is becoming more pronounced—while the U.S. economy has outperformed expectations due to stronger domestic demand, Europe continues to face sluggish growth. Emerging markets are demonstrating resilience, with China anticipated to experience a moderate recovery.

Amid this global uncertainty, Bank Indonesia forecasts Indonesia's economic growth in 2025 to range between 4.7% and 5.5% (yoy). This outlook is supported by expectations of rising investment, initiatives to stimulate domestic demand, and continued efforts to boost exports. Bank Indonesia is also expected to optimize its policy instruments to maintain macroeconomic stability and support sustainable economic growth. Macroeconomic stimulus measures, including the acceleration of digital payment transformation, are being reinforced to synergize with the Government's fiscal stimulus in driving economic expansion.

Laporan Dewan Pengawas
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Mengingat tantangan global di tahun 2025, sektor perbankan Indonesia akan bergantung pada efektivitas kebijakan pemerintah serta respons Bank Indonesia terhadap kondisi global dan pengelolaan Rupiah untuk mendukung pertumbuhan ekonomi domestik.

Melihat perkembangan kondisi dan prospek perekonomian serta industri perbankan ke depan, secara keseluruhan, Dewan Pengawas menilai bahwa arah kebijakan yang dituju oleh Bank, sebagaimana tercermin dalam Rencana Bisnis Bank (RBB) masih berada pada jalur yang tepat serta selaras dengan tujuan yang hendak dicapai oleh Bank serta Grup. Asumsi-asumsi dasar, proyeksi ekonomi, serta berbagai inisiatif maupun strategi yang akan dijalankan oleh Manajemen di tahun 2025 dinilai masih sesuai dan mampu untuk mendukung arah yang dituju oleh Bank, yang pada akhirnya dapat memberikan kontribusi positif bagi perekonomian nasional.

Dewan Pengawas meyakini bahwa ke depannya Bank akan mampu untuk terus menumbuhkan kinerja menjadi lebih baik secara berkelanjutan. Didukung dengan permodalan yang kuat serta sinergi dengan Kantor Pusat, Kantor Regional dan jaringan global MUFG, serta ekosistem keuangan MUFG di Indonesia, Dewan Pengawas meyakini bahwa pada masa mendatang Bank akan mampu untuk terus berkinerja menjadi lebih baik. Hal ini akan membantu Bank untuk mewujudkan visi MUFG "Menjadi Grup Jasa Keuangan Paling Terpercaya di Dunia".

PANDANGAN ATAS PENERAPAN TATA KELOLA BANK SERTA FREKUENSI DAN CARA PEMBERIAN NASIHAT KEPADA ANGGOTA MANAJEMEN

Sebagai Dewan Pengawas dan sejalan dengan langkah prioritas dari MUFG, penerapan *Good Corporate Governance* (GCG) atau governansi korporat senantiasa menjadi salah satu fokus utama pengawasan kami. Penerapan praktik GCG yang baik dan memadai sesuai dengan ketentuan yang berlaku, merupakan salah satu kunci keberhasilan Bank dalam mencapai kinerja bisnis yang berkelanjutan dan memberikan nilai tambah bagi para pemangku kepentingan.

Given the challenges anticipated in 2025, the performance of Indonesia's banking sector will depend heavily on the effectiveness of government policies, Bank Indonesia's responses to global developments, and the management of the Rupiah to sustain domestic economic momentum.

Considering the evolving economic conditions and banking industry outlook, the Supervisory Board is of the view that the strategic direction outlined in the Bank's Business Plan (RBB) remains on the right track and aligns with the Bank's and the Group's long-term objectives. The underlying assumptions, economic projections, and various initiatives and strategies prepared by Management for 2025 are considered appropriate and capable of supporting the Bank's intended direction, ultimately contributing positively to the national economy.

The Supervisory Board remains confident in the Bank's ability to continue delivering sustainable improvements in performance. Backed by robust capital, strong collaboration with the Head Office, Regional Offices, and MUFG's global network, as well as the broader MUFG financial ecosystem in Indonesia, the Bank is well-positioned to enhance its performance going forward. These collective strengths will support the realization MUFG's vision of becoming "The World's Most Trusted Financial Group."

SUPERVISORY BOARD'S VIEW ON THE IMPLEMENTATION OF BANK GOVERNANCE AND THE FREQUENCY AND MANNER OF ADVISING MANAGEMENT

As the Supervisory Board, and in alignment with the strategic priorities of MUFG, the implementation of Good Corporate Governance (GCG) remains one of our key areas of oversight. The effective and compliant application of sound corporate governance practices, in accordance with prevailing regulations, is a critical factor in the Bank's success in achieving sustainable business performance and creating added value for stakeholders.

Sepanjang tahun 2024, kami meyakini bahwa Manajemen telah melakukan dan terus meningkatkan penerapan praktik GCG yang berkesinambungan dengan baik, sesuai dengan ketentuan internal maupun regulator yang berlaku. Dewan Pengawas juga terus memberikan rekomendasi kepada Manajemen untuk meningkatkan berbagai aspek aktivitas operasional Bank melalui fungsi pengawasan yang diberikan. Rapat antara Dewan Pengawas dengan Manajemen rutin diselenggarakan secara teratur sebanyak satu kali dalam setiap empat bulan dalam rangka membahas berbagai isu dan menjadi sarana penyampaian saran dan masukan bagi Manajemen dalam melaksanakan aktivitas operasional Bank.

Throughout 2024, we are of the view that Management has consistently implemented and continuously improved GCG practices in a sustainable manner, in line with both internal policies and regulatory requirements. The Supervisory Board has provided ongoing recommendations to Management aimed at enhancing various aspects of the Bank's operational activities through the exercise of its supervisory function. Meetings between the Supervisory Board and Management are held regularly once in every four months serving as a platform to discuss key issues and convey advice and input to support the execution of the Bank's operations.

Lebih lanjut, kami juga secara rutin mendapatkan laporan terkait audit dari Satuan Kerja Audit Internal (SKAI), Kantor Pusat, maupun regulator, yang turut menjadi pembahasan dalam rapat tersebut. Seluruh hal ini dilakukan guna membangun komunikasi yang baik antara Dewan Pengawas dengan Manajemen, yang pada akhirnya dapat menunjang aktivitas operasional Bank. Sepanjang tahun 2024, Dewan Pengawas telah melaksanakan 4 kali rapat bersama Manajemen. Forum rapat ini menjadi salah satu mekanisme pengawasan langsung yang diselenggarakan Dewan Pengawas terhadap pengelolaan Bank oleh Manajemen.

Additionally, we receive regular audit reports from the Internal Audit Unit (SKAI), the Head Office, and regulatory bodies, which are also discussed during these meetings. These efforts are undertaken to maintain open and effective communication between the Supervisory Board and Management, ultimately contributing to the effective operation of the Bank. In 2024, the Supervisory Board held four meetings with Management. These meetings served as one of the direct supervision mechanisms through which the Supervisory Board monitored the Bank's management practices.

Dalam menjalankan fungsi pengawasan, Dewan Pengawas juga didukung oleh berbagai komite yang ada di dalam Bank, seperti Komite Audit, Komite Pemantau Risiko, Komite Remunerasi dan Nominasi yang dilengkapi dengan Prosedur dan Petunjuk Pelaksanaan, guna memberikan masukan bagi Dewan Pengawas dalam menyampaikan arahan dan persetujuan yang objektif bagi Manajemen.

In carrying out its oversight responsibilities, the Supervisory Board is also supported by various committees within the Bank, including the Audit Committee, the Risk Monitoring Committee, and the Remuneration and Nomination Committee. These committees operate based on clearly defined procedures and implementation guidelines, which help the Supervisory Board provide objective direction and approvals to Management.

Komite-komite tersebut berperan penting dalam menilai dan memantau pelaksanaan praktik GCG. Komite-komite pada Bank secara teratur menyampaikan laporan tentang hal-hal yang berkaitan dengan GCG, di mana kinerja komite-komite dievaluasi berdasarkan faktor-faktor seperti frekuensi pertemuan, kualitas pengambilan keputusan, dan ketepatan waktu pelaksanaan tindak lanjut.

These committees play a vital role in assessing and monitoring the implementation of GCG practices. The committees submit regular reports on matters relating to GCG, and their performance is evaluated based on factors such as meeting frequency, quality of decision-making, and timeliness in implementing follow-up actions.

Laporan Dewan Pengawas
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PERUBAHAN KOMPOSISI DEWAN PENGAWAS

Selama tahun 2024, tidak terdapat perubahan atas susunan komposisi anggota Dewan Pengawas. Adapun susunan Dewan Pengawas hingga saat ini sebagai berikut:

CHANGES IN THE COMPOSITION OF THE SUPERVISORY BOARD

During 2024, there were no changes to the composition of the Supervisory Board members. The composition of the Supervisory Board to date is as follows:

Nama Name	**Jabatan** Position	**Dasar Pengangkatan** Basis of Appointment	**Efektif** Effective
Yutaka Fujishiro	Anggota (Member)	Sebagai *Head of Planning Office for Asia,* MUFG Bank, Ltd. (mewakili *Planning Office for Asia*) As Head of Planning Office for Asia, MUFG Bank, Ltd. (Representing Planning Office for Asia)	April 2023 April 2023
Christopher Mark Davies	Anggota (Member)	Sebagai *Regional Chief Compliance Officer,* MUFG Bank, Ltd. (mewakili *Compliance Office for Asia*) As Regional Chief Compliance Officer, MUFG Bank, Ltd. (Representing Compliance Office for Asia)	Juli 2022 July 2022
Yasuhiko Togo	Anggota (Member)	Sebagai Head of Risk Management Office for Asia, MUFG Bank, Ltd. (mewakili Risk Management Office for Asia) As Head of Risk Management Office for Asia, MUFG Bank, Ltd. (Representing Risk Management Office for Asia)	Mei 2022 May 2022
Andre Painchaud	Anggota (Member)	Sebagai *Head of Internal Audit Office for Asia,* MUFG Bank, Ltd. (mewakili *Internal Audit Office for Asia*) As Head of Internal Audit Office for Asia, MUFG Bank, Ltd. (Representing Internal Audit Office for Asia)	November 2019 November 2019

PENUTUP

Dalam kesempatan ini, kami mengucapkan terima kasih dan penghargaan yang setinggi-tingginya kepada seluruh anggota Manajemen beserta seluruh karyawan atas kerja keras dan dedikasi yang diberikan selama tahun 2024. Kami juga menyampaikan apresiasi dan terima kasih kepada seluruh anggota Dewan Pengawas atas kontribusi dan dukungan yang selama ini diberikan.

CLOSING STATEMENT

On this occasion, we would like to express our heartfelt gratitude and appreciation to all members of Management and employees for their tireless efforts and dedication throughout 2024. We also want to express our heartfelt gratitude and appreciation to all members of the Supervisory Board for their continuous contributions and support.

Ucapan terima kasih juga tidak lupa kami sampaikan kepada seluruh nasabah, regulator dan pemangku kepentingan lainnya atas dukungan dan kepercayaan mereka yang berkelanjutan kepada Bank. Semoga MUFG Bank, Ltd., Kantor Cabang Jakarta terus dapat berkembang dan bertumbuh untuk mewujudkan visinya.

Our heartfelt gratitude extends to all customers, regulators, and other stakeholders for their continued trust and unwavering support of the Bank. We remain optimistic that MUFG Bank, Ltd., Jakarta Branch, will continue to expand and grow in pursuit of its vision.

Jakarta, April 2025
Dewan Pengawas
Supervisory Board

Yutaka Fujishiro
Head of Planning Office for Asia, MUFG Bank, Ltd.

Andre Painchaud
Head of Internal Audit Office for Asia, MUFG Bank, Ltd.

Yasuhiko Togo
Head of Risk Management Office for Asia, MUFG Bank, Ltd.

Christopher Mark Davies
Regional Chief Compliance Officer, MUFG Bank, Ltd.

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Management Report [OJK D.1][GRI 2-22]

Sepanjang tahun 2024, Bank telah mengimplementasikan berbagai strategi dan kebijakan dalam rangka mencapai target bisnis. Salah satu fokus penting yang kami lakukan adalah mendorong penyaluran kredit ke sektor industri utama, seperti industri pengolahan, keuangan, serta perdagangan besar.

Throughout 2024, the Bank implemented a range of strategies and policies aimed at achieving its business targets. One of the key areas of focus was to boost loan distribution to major industrial sectors, such as manufacturing, finance, and wholesale trade.

Para Pemangku Kepentingan yang terhormat,

Di tengah perlambatan dan ketidakpastian pertumbuhan ekonomi dunia, MUFG Bank, Ltd., Kantor Cabang Jakarta tetap mempertahankan kinerja yang solid dengan strategi yang terarah dan pengelolaan risiko yang disiplin. Dapat kami sampaikan bahwa, sepanjang tahun 2024, Bank berhasil menunjukkan ketahanan dan adaptabilitas dalam menghadapi dinamika ekonomi global dan nasional.

Komitmen kami untuk mendukung pertumbuhan bisnis nasabah, memperkuat likuiditas, serta memastikan kepatuhan terhadap regulasi tetap menjadi prioritas utama. Dengan pendekatan yang berkelanjutan dan inovatif, kami terus berupaya memberikan nilai tambah bagi seluruh pemangku kepentingan yang pada akhirnya dapat berperan serta dalam stabilitas industri perbankan di Indonesia.

Dear Esteemed Stakeholders,

Amidst the global economic slowdown and prevailing uncertainties, MUFG Bank, Ltd., Jakarta Branch, has continued to demonstrate solid performance through well-directed strategies and disciplined risk management. We are pleased to report that throughout 2024, the Bank successfully showcased resilience and adaptability in navigating both global and domestic economic dynamics.

Our commitment to supporting our customers' business growth, strengthening liquidity, and ensuring full compliance with applicable regulations remains our top priority. Through a sustainable and innovative approach, we continuously strive to deliver added value to all stakeholders, ultimately contributing to the stability of Indonesia's banking industry.

PERSPEKTIF MAKRO EKONOMI DAN IKLIM INDUSTRI

Tahun 2024 diwarnai oleh perlambatan pertumbuhan ekonomi global, yang turun dari 3,3% pada tahun 2023 menjadi 3,2%. Berbagai faktor turut memengaruhi dinamika ini, termasuk perlambatan ekonomi di Eropa, meskipun pasar berkembang di Asia tetap menunjukkan ketahanan. Bank-bank sentral utama, seperti Bank Indonesia, US Federal Reserve, dan European Central Bank, menurunkan suku bunga sebagai respons terhadap meredanya inflasi dan indikasi melambatnya pertumbuhan. Selain itu, ketidakpastian akibat pemilihan umum di berbagai negara dan perubahan geopolitik dunia yang cepat turut mempengaruhi arah kebijakan ekonomi global.

MACROECONOMIC PERSPECTIVE AND INDUSTRY CLIMATE

The year 2024 was marked by a global economic slowdown, with growth decelerating from 3.3% in 2023 to 3.2%. This trend was driven by several contributing factors, including weakened economic performance in Europe, although emerging markets in Asia continued to demonstrate resilience. Major central banks, such as Bank Indonesia, the US Federal Reserve, and the European Central Bank, responded by lowering interest rates in light of easing inflation and signs of slowing growth. In addition, uncertainties stemming from general elections in several countries and rapid shifts in the global geopolitical landscape also influenced the direction of global economic policy.

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Di tengah tantangan eksternal tersebut, perekonomian Indonesia tetap menunjukkan fundamental yang kuat dengan pertumbuhan mencapai sebesar 5,03% pada tahun 2024. Pertumbuhan ini terutama didorong oleh meningkatnya konsumsi rumah tangga dan investasi yang tetap solid. Meskipun nilai tukar Rupiah mengalami pelemahan hingga Rp16.095 per USD pada akhir Desember 2024, Bank Indonesia terus menjaga stabilitas melalui kebijakan nilai tukar yang terukur. Inflasi tetap terkendali sebesar 1,57%, masih dalam rentang sasaran yang ditetapkan sebesar 2,5%±1%. Dengan mempertahankan *BI-Rate* di level 6,00%, Bank Indonesia memastikan stabilitas moneter dan menjaga momentum pertumbuhan ekonomi yang berkelanjutan.

Amidst these external challenges, Indonesia's economy continued to demonstrate strong fundamentals, recording a growth rate of 5.03% in 2024. This growth was primarily driven by robust household consumption and resilient investment levels. Although the Rupiah depreciated to IDR 16,095 per USD by the end of December 2024, Bank Indonesia maintained stability through a calibrated exchange rate policy. Inflation remained well-controlled at 1.57%, within the targeted range of 2.5% ±1%. By keeping the BI-Rate steady at 6.00%, Bank Indonesia ensured monetary stability while sustaining the momentum for long-term economic growth.

Sektor perbankan Indonesia tetap resilien di tengah ketidakpastian global. Likuiditas perbankan terjaga, terlihat dari rasio alat likuid terhadap dana pihak ketiga sebesar 25,59%. Kredit yang diberikan oleh perbankan tumbuh mencapai 10,39%, dengan kredit korporasi yang meningkat 15,67% dan kredit UMKM tumbuh 3,37%. Dari sisi jenis penggunaan, kredit investasi mencatat pertumbuhan tertinggi sebesar 13,62%, diikuti oleh kredit konsumsi (10,61%) dan kredit modal kerja (8,35%). Dengan rasio Kewajiban Penyediaan Modal Minimum (KPMM) yang kuat di 26,69% serta *Non-Performing Loan* (NPL) yang tetap rendah di 2,08% (bruto) dan 0,74% (neto), sektor perbankan Indonesia berada dalam posisi yang solid untuk terus mendukung pertumbuhan ekonomi nasional di tengah tantangan global.

The Indonesian banking sector remained resilient despite global uncertainties. Liquidity remained adequate, as reflected in the liquid assets to third-party funds ratio of 25.59%. Loans grew by 10.39%, with corporate loans increasing by 15.67% and MSME loans growing by 3.37%. In terms of usage, investment loans posted the highest growth at 13.62%, followed by consumer loans (10.61%) and working capital loans (8.35%). With a strong Capital Adequacy Ratio (CAR) of 26.69% and low Non-Performing Loan (NPL) ratios of 2.08% (gross) and 0.74% (net), Indonesia's banking sector remains well-positioned to support national economic growth amid ongoing global headwinds.

TANTANGAN, KENDALA, DAN SOLUSI PENANGANANNYA

Pada tahun 2024, hampir setengah dari penduduk dunia menyelenggarakan pemilihan umum untuk menentukan pemimpin eksekutif dan legislatif di lebih dari 70 negara. Termasuk rakyat Indonesia yang bersama-sama memilih pemimpin eksekutif dan dewan legislatif untuk lima tahun ke depan, mulai dari Presiden, Wakil Presiden, anggota Dewan, hingga Kepala Daerah melalui pemilihan umum yang dilaksanakan serentak dalam dua periode waktu di tahun 2024. Peristiwa ini membuat para pelaku usaha dan investor, baik global maupun domestik, cenderung menahan diri dan melihat perkembangan situasi sebelum mengambil keputusan.

Ketidakpastian terhadap situasi politik global maupun domestik, turut berdampak terhadap bisnis Bank terutama pada pertumbuhan kredit yang diberikan oleh Bank. Kondisi ini ditambah dengan perlambatan ekonomi global dan domestik, dinamika geopolitik yang tidak menentu, serta tingkat kompetisi di industri perbankan yang terus meningkat. Selain itu, perlambatan ekonomi domestik juga berdampak pada penurunan penjualan otomotif di Indonesia, yang pada akhirnya juga berdampak pada bisnis Bank yang selama ini terus mendukung perkembangan industri otomotif di Indonesia.

CHALLENGES, CONSTRAINTS, AND MITIGATION MEASURES

In 2024, nearly half of the world's population participated in general elections to select executive and legislative leaders across more than 70 countries. This included the people of Indonesia, who collectively elected their executive and legislative representatives for the next five years-ranging from the President and Vice President to members of the legislature and regional heads-through general elections conducted in two phases throughout the year. These large-scale political events led many business players and investors, both global and domestic, to adopt a wait-and-see approach, holding back key decisions while closely observing political developments.

Political uncertainty, both globally and domestically, had a notable impact on the Bank's business, particularly in terms of loan growth. This was further compounded by the global and domestic economic slowdown, ongoing geopolitical volatility, and the intensifying competition within the banking industry. In addition, the domestic economic deceleration contributed to a decline in automotive sales in Indonesia, which in turn affected the Bank's business, given its ongoing support for the growth of the national automotive sector.

Memahami hal ini, Bank secara preventif dan proaktif terus berupaya menghadapi berbagai tantangan di tahun 2024 dengan menjalankan berbagai strategi untuk memastikan bisnis dapat berjalan dengan baik dan tumbuh secara berkelanjutan. Strategi yang dijalankan oleh Bank, sejalan dengan arahan Kantor Pusat, memberikan dampak positif terhadap bisnis Bank di tahun 2024, yang berhasil melanjutkan pertumbuhan kinerja dan meningkatkan pangsa pasarnya.

In response, the Bank adopted a preventive and proactive approach throughout 2024, implementing various strategies to ensure business continuity and promote sustainable growth. These strategies, aligned with the direction of the Head Office, had a positive impact on the Bank's performance, enabling continued business expansion and an increase in market share.

IMPLEMENTASI KEBIJAKAN STRATEGIS 2024

Sepanjang tahun 2024, Bank telah mengimplementasikan berbagai strategi dan kebijakan dalam rangka mencapai target bisnis. Salah satu fokus penting yang kami lakukan adalah mendorong penyaluran kredit ke sektor industri utama, seperti industri pengolahan, keuangan, serta perdagangan besar. Dengan strategi ini, Bank berupaya memperkuat kontribusi terhadap pertumbuhan ekonomi nasional melalui dukungan pembiayaan yang berkelanjutan bagi sektor-sektor strategis.

IMPLEMENTATION OF 2024 STRATEGIC POLICIES

Throughout 2024, the Bank implemented a range of strategies and policies aimed at achieving its business targets. One of the key areas of focus was to boost loan distribution to major industrial sectors, such as manufacturing, finance, and wholesale trade. Through this strategy, the Bank sought to strengthen its contribution to national economic growth by providing sustainable financing support to these strategic sectors.

Selain itu, Bank juga terus mengeksplorasi peluang pertumbuhan baru dengan memperluas cakupan pembiayaan ke sektor industri di luar industri utama. Upaya ini mencakup pengembangan skema pembiayaan rantai pasok serta produk keuangan yang berorientasi pada prinsip Lingkungan, Sosial, dan Tata Kelola (ESG). Dengan langkah ini, Bank tidak hanya meningkatkan diversifikasi portofolio bisnis, melainkan juga turut mendukung keberlanjutan usaha dan tanggung jawab sosial dalam industri keuangan.

In addition, the Bank continuously explored new growth opportunities by expanding its financing coverage beyond the primary industrial sectors. These efforts included the development of supply chain financing schemes and financial products aligned with Environmental, Social, and Governance (ESG) principles. Through this approach, the Bank not only enhanced the diversification of its business portfolio but also contributed to business sustainability and social responsibility within the financial services industry.

Dalam rangka memperluas jangkauan bisnis, kami juga aktif mengupayakan peningkatan jumlah nasabah serta investasi baru di Indonesia. Salah satu inisiatif penting yang dilakukan adalah menarik minat perusahaan yang memiliki kantor pusat di Jepang dan Tiongkok untuk berinvestasi di Indonesia. Dengan memanfaatkan hubungan bisnis yang erat serta potensi pasar yang besar, Bank berperan sebagai fasilitator bagi perusahaan-perusahaan ini dalam mengembangkan usahanya di Indonesia.

To broaden its business reach, the Bank actively pursued customer acquisition and encouraged new investment in Indonesia. One key initiative was to attract companies headquartered in Japan and China to invest in the Indonesian market. By leveraging strong business ties and the country's vast market potential, the Bank played a strategic role as a facilitator for these companies to expand their operations in Indonesia.

Sebagai bagian dari ekosistem MUFG di Indonesia, Bank turut berkolaborasi dengan jaringan MUFG serta Bank Danamon Indonesia (BDI). Sinergi ini memungkinkan optimalisasi layanan keuangan yang lebih luas, memperkuat daya saing, serta meningkatkan efisiensi dalam melayani nasabah. Bank juga terus mengoptimalkan realisasi *pipeline* yang dimiliki, mendorong penjualan produk baru, serta menerapkan strategi harga yang kompetitif sesuai dengan target pasar dan dinamika persaingan usaha.

As part of MUFG's ecosystem in Indonesia, the Bank collaborated with the MUFG global network and Bank Danamon Indonesia (BDI). This synergy enabled broader financial service offerings, strengthened competitive advantages, and enhanced service efficiency for customers. The Bank also continued to optimize its deal pipeline, drive the sales of new products, and implement competitive pricing strategies tailored to target markets and industry dynamics.

Sebagai bagian dari MUFG, salah satu penyedia jasa keuangan terbesar dan terdepan di dunia, Bank senantiasa menyelaraskan strategi bisnisnya dengan Rencana Bisnis Jangka Menengah yang ditetapkan oleh Grup. Rencana

As a member of MUFG-one of the world's largest and most prominent financial service providers-the Bank consistently aligned its business strategies with the Group's Medium-Term Business Plan. This plan is implemented globally across

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ini diterapkan secara global oleh seluruh entitas MUFG, termasuk Bank, dengan mempertimbangkan kondisi bisnis, perkembangan industri, serta dinamika ekonomi terkini.

Lebih lanjut, Rencana Bisnis Jangka Menengah juga menjadi landasan dalam penyusunan Rencana Korporasi Bank. Dengan semangat mewujudkan visi MUFG "Menjadi Grup Jasa Keuangan Paling Terpercaya di Dunia," Bank terus berkomitmen untuk memberikan layanan terbaik dan solusi keuangan yang inovatif guna mendukung pertumbuhan ekonomi yang berkelanjutan.

Kinerja Usaha dan Pencapaian terhadap Target RBB

Secara umum, Bank mampu menjalankan dan menerapkan strategi yang direncanakan dalam Rencana Bisnis Bank (RBB) tahun 2024 serta Rencana Bisnis Jangka Menengah dengan baik, yang tercermin dari pencapaian Bank pada periode yang sama. Pencapaian Bank di tahun 2024 ini, menjadi bukti keberhasilan Bank dalam melanjutkan pertumbuhan dan mencapai berbagai target yang telah ditetapkan sebelumnya. Dengan dukungan penuh dari Kantor Pusat, Bank mampu mencatatkan pertumbuhan kredit yang berkelanjutan di tahun 2024, yang turut mendorong pertumbuhan laba bersih yang dicatatkan oleh Bank pada periode yang sama.

Pada tahun 2024, Bank kembali mencatatkan pencapaian positif meskipun menghadapi tantangan dalam perekonomian domestik dan global. Di tengah perlambatan ekonomi dan dinamika geopolitik yang tidak menentu, Bank berhasil melanjutkan pertumbuhan kinerja, mempertahankan kepercayaan para pemangku kepentingan, serta memberikan kontribusi positif bagi MUFG dan perekonomian Indonesia secara keseluruhan.

Berbagai strategi yang telah ditetapkan dan dijalankan dengan baik pada tahun 2024 berhasil mendorong Bank mencapai pencapaian yang lebih tinggi dibandingkan tahun sebelumnya. Kredit yang diberikan oleh Bank berhasil mencapai Rp106,6 triliun, tumbuh sebesar 19% (yoy) dibandingkan tahun sebelumnya. Pertumbuhan kredit ini terutama didorong oleh segmen bisnis Global Corporate, sementara segmen bisnis Japanese Corporate berhasil mempertahankan jumlah portofolio kreditnya pada periode yang sama. Dari sisi jenis mata uang, pertumbuhan kredit yang diberikan oleh Bank terutama didorong oleh kredit dalam mata uang Dollar Amerika Serikat. Capaian positif ini turut mendorong pertumbuhan total aset sebesar 3% (yoy) menjadi Rp205,7 triliun, mengukuhkan posisi MUFG Bank, Ltd., Kantor Cabang Jakarta sebagai Kantor Cabang dari Bank yang Berkedudukan di Luar Negeri (KCBLN) terbesar dan termasuk dalam 20 bank terbesar di Indonesia berdasarkan jumlah total aset yang dimiliki.

all MUFG entities, including the Bank, with consideration given to evolving business conditions, industry trends, and macroeconomic developments.

Furthermore, the Medium-Term Business Plan serves as the foundation for the Bank's Corporate Plan. Driven by MUFG's vision of "Becoming the World's Most Trusted Financial Group," the Bank remains committed to delivering best-in-class services and innovative financial solutions to foster sustainable economic growth.

Business Performance and Achievement of the Bank's Business Plan Targets

Overall, the Bank successfully executed and implemented the strategies outlined in its 2024 Bank Business Plan (RBB) and Medium-Term Business Plan, as reflected in its achievements over the same period. The Bank's performance in 2024 stands as a testament to its continued growth and success in attaining the targets previously set. With full support from the Head Office, the Bank recorded sustained loan growth in 2024, which in turn contributed to the increase in net profit during the same period.

In 2024, the Bank once again achieved positive performance despite challenges posed by both domestic and global economic environments. Amidst economic slowdown and ongoing geopolitical uncertainty, the Bank maintained its momentum, strengthened stakeholder confidence, and made a significant contribution to MUFG and to Indonesia's economy as a whole.

The effective execution of strategic initiatives throughout 2024 led the Bank to surpass its performance compared to the previous year. Loans reached IDR106.6 trillion, marking a 19% (yoy) increase. This growth was primarily driven by the Global Corporate business segment, while the Japanese Corporate segment successfully maintained its loan portfolio over the same period. In terms of currency, loan growth was mainly supported by US Dollar loans. This strong performance also contributed to a 3% (yoy) increase in total assets, reaching IDR205.7 trillion, reaffirming MUFG Bank, Ltd., Jakarta Branch's position as the largest Branch of a Foreign Bank (KCBLN) in Indonesia and one of the 20 largest banks in the country by total assets.

Bank tidak hanya fokus pada pertumbuhan kredit, tetapi juga terus menjaga prinsip kehati-hatian dalam pemberian kredit kepada nasabah. Pada akhir tahun 2024, rasio NPL tecatat sebesar 0,20% jauh di bawah batas maksimum 5% yang ditetapkan oleh regulator. Terkait dengan kredit dengan kualitas kurang baik, Bank terus mengupayakan penyelesaiannya guna memastikan pertumbuhan yang berkelanjutan di masa depan.

In addition to focusing on loan growth, the Bank consistently upheld prudent credit risk management practices. As of the end of 2024, the Bank's NPL ratio stood at 0.20%-well below the regulatory maximum threshold of 5%. With respect to lower-quality loans, the Bank continued to undertake resolution efforts to ensure sustainable growth in the future.

Di sisi penghimpunan dana, dana pihak ketiga yang berhasil dihimpun oleh Bank mengalami penurunan sebesar 9% (yoy) menjadi Rp52,4 triliun pada akhir tahun 2024. Meskipun demikian, Bank berhasil menjaga rasio dana murah (CASA) berada di atas 65%, tercatat sebesar 66,6% pada akhir tahun 2024. Hal ini mendukung Bank dalam mengelola biaya dana yang perlu dikeluarkan pada periode yang sama dan selaras dengan inisiatif Bank dalam mengoptimalkan neraca keuangannya di tahun 2024.

On the funding side, third-party funds (DPK) collected by the Bank declined by 9% (yoy), amounting to IDR52.4 trillion by the end of 2024. Nevertheless, the Bank successfully maintained its low cost fund (CASA) ratio above 65%, standing at 66.6% as of year-end 2024. This helped the Bank manage its cost of funds during the same period and aligned with the Bank's broader initiative to optimize its balance sheet throughout the year.

Berbagai capaian positif tersebut turut berdampak pada peningkatan profitabilitas Bank di tahun 2024. Laba bersih setelah pajak meningkat sebesar 18% (yoy) menjadi Rp6,9 triliun terutama didorong oleh peningkatan pendapatan bunga bersih yang tumbuh sebesar 12% (yoy) menjadi Rp10,1 triliun, serta pendapatan non-bunga yang tumbuh sebesar 37% (yoy) menjadi Rp1,5 triliun pada periode yang sama. Selain itu, Bank berhasil melakukan efisiensi dan menjaga kualitas asetnya, yang juga berkontribusi pada peningkatan profitabilitas di tahun 2024.

Various positive achievements contributed to the Bank's profitability improvement in 2024. Net profit after tax rose by 18% (yoy) to IDR 6.9 trillion, primarily driven by an increase in net interest income, which grew by 12% (yoy) to IDR 10.1 trillion, and a 37% (yoy) rise in non-interest income, which reached IDR 1.5 trillion during the same period. Furthermore, the Bank achieved greater operational efficiency and maintained sound asset quality, both of which further supported its improved profitability in 2024.

Akumulasi laba bersih yang diperoleh serta dukungan penuh dari MUFG Bank telah menjadikan rasio Kewajiban Penyediaan Modal Minimum (KPMM) yang Bank miliki terjaga di level 82,98% pada akhir tahun 2024. Capaian ini berada di atas ketentuan yang berlaku sesuai dengan profil risiko Bank dan di atas rata-rata industri sebesar 26,69% pada periode yang sama. Dengan permodalan yang dimiliki, Bank mengukuhkan posisi sebagai bank dengan permodalan terkuat dalam industri perbankan di Indonesia.

The accumulation of net profit and continued strong support from MUFG Bank allowed the Bank to maintain a Capital Adequacy Ratio (CAR) of 82.98% as of the end of 2024. This figure is well above regulatory requirements based on the Bank's risk profile and significantly exceeds the industry average of 26.69% for the same period. With such strong capital, the Bank reaffirmed its position as one of the most well-capitalized banks in Indonesia's banking industry.

Seluruh capaian positif yang diperoleh di tahun 2024 ini tidak lepas dari dukungan serta komitmen kuat dari MUFG Dewan Pengawas, Manajemen serta Karyawan dalam mengupayakan yang terbaik bagi kemajuan Bank, yang pada akhirnya juga memberikan kontribusi positif terhadap perekonomian Indonesia.

All of these accomplishments in 2024 were made possible through the unwavering support and strong commitment of MUFG the Supervisory Board, Management, and all employees who continuously strive to deliver their best for the Bank's advancement-ultimately contributing positively to Indonesia's economic development.

Sejalan dengan upaya Pemerintah dalam mendorong pertumbuhan perekonomian Indonesia, Bank juga terus berupaya untuk tumbuh dan berkembang bersama dengan perekonomian Indonesia. Di tahun 2024, Bank berhasil mengambil peran sebagai *Joint Bookrunner* dan *Joint Green Structuring Advisor* dalam penerbitan Sukuk Global Pemerintah Republik Indonesia sebesar US$2,35 miliar. Transaksi ini menjadi salah satu bukti nyata dukungan Bank

In alignment with the Government's efforts to stimulate Indonesia's economic growth, the Bank also remains committed to growing and evolving alongside the country's economy. In 2024, the Bank played a strategic role as Joint Bookrunner and Joint Green Structuring Advisor in the issuance of the Republic of Indonesia's Global Sukuk worth USD 2.35 billion. This transaction serves as a clear demonstration of the Bank's support for Indonesia's

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terhadap perekonomian Indonesia serta tonggak pencapaian Bank dalam mendukung perkembangan produk keuangan berwawasan Lingkungan, Sosial, dan Tata Kelola (ESG).

Komitmen Bank dalam mendukung perekonomian Indonesia juga tercermin dari penghargaan yang diperoleh Bank dalam dua tahun terakhir. Di tahun 2024, Bank berhasil meraih peringkat pertama untuk kategori Kreditur/Investor Swasta Terbaik dalam ajang Apresiasi Mitra BUMN Champion 2024. Capaian ini melanjutkan capaian positif yang Bank dapatkan di tahun sebelumnya, di mana Bank meraih peringkat kedua untuk kategori Kreditur/Investor Swasta Terbaik dalam ajang yang sama di tahun sebelumnya.

Analisis tentang Prospek Usaha, Perkembangan Perekonomian dan Target Pasar Tahun 2025

Kami memperkirakan perekonomian global akan tetap dibayangi oleh ketidakpastian akibat situasi geopolitik, divergensi pertumbuhan ekonomi dunia yang semakin besar, serta ketidakpastian pasar keuangan global yang berlanjut di tahun 2025. Berdasarkan proyeksi International Monetary Fund (IMF), pertumbuhan ekonomi global diperkirakan mencapai 3,3% di tahun 2025, masih sejalan dengan tren pelemahan sejak pandemi.

Inflasi diperkirakan terus menurun, memberikan ruang bagi penurunan tingkat suku bunga acuan bank sentral di masa depan. Di sisi lain, divergensi antar negara diperkirakan semakin besar, dengan pertumbuhan ekonomi Amerika Serikat yang melebihi ekspektasi dan Eropa yang mengalami perlambatan. Selain itu, perekonomian Tiongkok diperkirakan akan pulih secara moderat dan pasar di berbagai negara berkembang diperkirakan tetap kuat.

Meskipun penuh tantangan, perekonomian Indonesia tetap mampu melanjutkan pertumbuhan sebesar 5,03% di tahun 2024, terutama didukung oleh permintaan domestik yang meningkat sejalan dengan peningkatan konsumsi rumah tangga dan investasi yang tetap baik. Di tahun 2025, Bank Indonesia memperkirakan perekonomian Indonesia akan tumbuh sebesar 4,7-5,5%, terutama dipengaruhi oleh peningkatan investasi, dorongan untuk mendukung permintaan domestik, serta upaya memperkuat ekspor.

Secara khusus terkait sektor perbankan, kami melihat bahwa sektor perbankan di Indonesia masih akan bergantung pada efektivitas kebijakan Pemerintah dan respons Bank Indonesia terhadap kondisi global dan domestik, termasuk dalam pengelolaan mata uang Rupiah. Di sisi lain, tren penurunan inflasi dan ekspektasi penurunan suku bunga acuan bank sentral akan menjadi katalis positif bagi pertumbuhan kredit dan perekonomian ke depannya.

economy and marks a significant milestone in its efforts to promote Environmental, Social, and Governance (ESG)-driven financial products.

The Bank's continued commitment to supporting Indonesia's economy is further evidenced by the recognition it has received over the past two years. In 2024, the Bank earned first place in the category of Best Private Creditor/Investor at the 2024 BUMN Champion Partner Appreciation event. This achievement builds upon its performance in the previous year, when the Bank secured second place in the same category at the 2023 edition of the event.

Analysis on Business Outlook, Economic Developments, and Market Targets for 2025

We anticipate the global economy to remain uncertain in 2025 due to persistent geopolitical tensions, widening disparities in economic growth between countries, and ongoing volatility in global financial markets. According to the International Monetary Fund's (IMF) projections, global economic growth will reach 3.3% in 2025, continuing the post-pandemic trend of slowing momentum.

Inflation is expected to continue to fall, allowing central banks to reduce benchmark interest rates in the future. Nonetheless, the gap between countries is expected to widen, with the United States outperforming growth forecasts while Europe continues to slow. Meanwhile, China's economy is expected to recover moderately, while emerging markets remain resilient.

Despite these global challenges, the Indonesian economy has demonstrated resilience, recording a growth rate of 5.03% in 2024. This was primarily driven by rising domestic demand, in line with increased household consumption and sustained investment. For 2025, Bank Indonesia forecasts that the Indonesian economy will grow between 4.7% and 5.5%, supported by rising investment, strengthened domestic demand, and measures to boost exports.

In the banking sector specifically, we recognize that the industry's outlook in Indonesia will continue to depend on the effectiveness of government policies and Bank Indonesia's responses to both global and domestic conditions-including efforts to manage the stability of the Rupiah. On a positive note, the ongoing decline in inflation and the expected easing of benchmark interest rates are projected to serve as catalysts for loan expansion and broader economic growth.

Kami terus berupaya menyelaraskan tujuan yang hendak dicapai oleh Bank dengan MUFG secara keseluruhan, serta dengan perkembangan situasi dan kondisi terkini. Berbagai faktor telah kami pertimbangkan dalam perumusan strategi serta berbagai inisiatif yang dituangkan dalam Rencana Bisnis Bank (RBB) tahun 2025-2027. Strategi dan inisiatif yang telah dirumuskan diharapkan dapat menjadi landasan yang mendukung Bank dalam mencapai tujuannya dan mengatasi berbagai tantangan yang mungkin timbul di kemudian hari.

We remain committed to aligning the Bank's objectives with those of the wider MUFG, while also responding to current economic and market dynamics. These factors have been carefully considered in formulating the strategies and initiatives outlined in the Bank's 2025–2027 Business Plan (RBB). The strategies we have put in place are designed to serve as a solid foundation for the Bank's continued growth and its ability to navigate future challenges.

Dengan berbagai tantangan di depan, kami tetap meyakini bahwa Bank akan tetap mampu untuk terus berkembang menjadi lebih baik dan berkelanjutan ke depannya. Adanya permodalan yang kuat, dukungan penuh dari Kantor Pusat, Kantor Regional, dan ekosistem global dan domestik MUFG, menjadi basis kuat bagi Bank untuk terus menjaga relevansi di industri perbankan Indonesia.

Looking ahead, we are confident that the Bank will continue to grow and strengthen its position in a sustainable manner. Backed by strong capital, unwavering support from Head Office, Regional Office, and the global and domestic MUFG ecosystem, the Bank is well-positioned to maintain its relevance and leadership in Indonesia's banking industry.

Perkembangan Penerapan Tata Kelola Perusahaan di Tahun 2024

Kami percaya, bahwa salah satu kunci keberhasilan dalam menciptakan pertumbuhan bisnis yang berkelanjutan dan dapat memberikan nilai tambah bagi setiap pemangku kepentingan adalah dengan menerapkan *Good Corporate Governance* (GCG) atau governansi korporat yang baik dan memadai sesuai dengan ketentuan yang berlaku. Oleh karena itu, Bank senantiasa berkomitmen untuk menerapkan GCG yang baik dalam setiap aktivitasnya.

Corporate Governance Implementation Progress in 2024

We firmly believe that one of the key drivers in fostering sustainable business growth and delivering added value to all stakeholders lies in the implementation of sound and adequate Good Corporate Governance (GCG), in accordance with prevailing regulations. In line with this belief, the Bank remains fully committed to upholding GCG principles across all its operations.

Untuk memastikan penerapan GCG dapat berjalan dengan baik, Bank secara rutin melaksanakan berbagai pertemuan atau rapat dengan Dewan Pengawas serta berbagai komite yang ada di dalam Bank. Pertemuan ini diselenggarakan bertujuan untuk membahas berbagai isu dan memberikan rekomendasi maupun arahan bagi Manajemen guna mendukung aktivitas Bank.

To ensure the effective implementation of GCG, the Bank regularly holds meetings with the Supervisory Board as well as with the various internal committees. These meetings are convened to discuss relevant issues, offer recommendations, and provide strategic direction to Management in support of the Bank's operations.

Bank juga terus memantau dan memperkuat penerapan GCG secara konsisten dan berkesinambungan, sejalan dengan langkah prioritas dari MUFG. Berbagai aspek seperti Manajemen Risiko, Tata Kelola Terintegrasi, dan aspek penting lainnya dalam GCG juga terus diperkuat.

The Bank also continues to monitor and reinforce the consistent and ongoing implementation of GCG in accordance with MUFG's key strategic priorities. Risk Management, Integrated Governance, and other critical aspects of GCG are constantly improved.

Di sisi lain, kami menilai bahwa komite-komite yang ada di dalam Bank telah melaksanakan tugas masing-masing dengan baik. Pertemuan antara masing-masing komite, Kantor Regional, serta Dewan Pengawas telah dilaksanakan secara berkala sepanjang tahun 2024, turut berkontribusi positif terhadap pengembangan dan capaian yang diraih oleh Bank.

On the other hand, we assess that the Bank's internal committees have carried out their respective roles effectively. Periodic meetings held throughout 2024 between the committees, the Regional Office, and the Supervisory Board have made a positive contribution to the Bank's progress and achievements over the year.

Berbagai inisiatif dan arahan yang lahir dari pertemuan reguler masing-masing komite, seperti Komite Risiko Manajemen Pasar dan Likuiditas (Market and Liquidity Risk

Several strategic initiatives and directives have emerged from these regular committee meetings-particularly those of the Market and Liquidity Risk Management Committee-

Management Committee), telah melahirkan inisiatif strategis untuk membantu Bank dalam percepatan pertumbuhan kredit dan optimalisasi neraca keuangan, sembari menjaga tingkat likuiditas dan memastikan berbagai risiko yang dihadapi Bank berada pada tingkatan yang optimum.

which have helped accelerate loan growth and optimize the Bank's balance sheet. At the same time, these initiatives have ensured that the Bank's liquidity position is well maintained and that its risk exposure remains within optimal thresholds.

Struktur Organisasi Bank Di 2024

Bank berkomitmen untuk terus mengoptimalkan efektivitas dan efisiensi struktur organisasi dalam rangka mendukung pertumbuhan organisasi terkait dengan rencana bisnis Bank. Upaya ini selaras dengan peningkatan efektivitas organisasi di Kantor Pusat, Kantor Cabang dan Kantor Cabang Pembantu. Sejalan dengan perannya sebagai intermediasi dalam pasar keuangan di Indonesia dengan selalu berlandaskan pada prinsip kehati-hatian perbankan, Bank senantiasa mendukung perusahaan-perusahaan baik lokal maupun asing untuk mengembangkan usahanya. Pengungkapan lebih lanjut mengenai struktur organisasi Bank dapat dilihat pada bab Profil Bank sub bab Struktur Organisasi.

Organizational Structure of the Bank in 2024

The Bank remains committed to continuously improving the effectiveness and efficiency of its organizational structure in order to support institutional growth in accordance with the Bank's business plans. These efforts are consistent with improving organizational effectiveness throughout the Head Office, Branch Offices, and Sub-Branches. In its role as a financial intermediary in the Indonesian financial market, the Bank consistently adheres to prudent banking principles while assisting both domestic and international companies in expanding their operations. The Bank Profile chapter, specifically the Organizational Structure subsection, contains additional information about the Bank's organizational structure.

Aktivitas Utama Serta Jenis Produk dan Jasa

Bank terus berupaya mempertahankan nasabah-nasabah dan menyambut nasabah-nasabah baru dengan mengakomodasi kebutuhan para nasabah baik melalui produk yang tersedia atau solusi keuangan yang dibuat secara khusus (*tailor-made*) untuk setiap kebutuhan unik yang dimiliki nasabah. Karena itu, Bank senantiasa berupaya menyediakan produk dan layanan yang berkualitas, bersaing, dan tepat menjawab kebutuhan nasabah, serta menjalankan kegiatan usaha perbankan yang berpusat pada nasabah (*client-centric*).

Core Activities and Types of Products and Services

The Bank strives to retain existing customers while welcoming new ones by addressing their specific needs through available offerings or customized financial solutions tailored to each client's unique requirements. As such, the Bank remains committed to delivering high-quality, competitive, and responsive products and services, all underpinned by a client-centric approach to banking operations.

Aktivitas utama yang dilakukan Bank adalah menawarkan beragam jenis produk dan layanan sesuai kebutuhan nasabahnya, meliputi Kredit Korporasi, Simpanan, Pengiriman Uang, Pembayaran, dan Produk Lainnya. Informasi secara rinci mengenai produk dan jasa Bank telah disajikan secara rinci di bab Profil Bank pada Laporan Tahunan ini.

The Bank's core activities include offering a wide range of products and services to meet customer demands, such as Corporate Loans, Deposits, Fund Transfers, Payments, and Other Financial Products. A detailed description of the Bank's products and services is available in the Bank Profile chapter of this Annual Report.

Tingkat Suku Bunga Penyediaan dan Penghimpunan Dana

Suku Bunga Dasar Kredit (SBDK) Korporasi merupakan tolak ukur atas suku bunga kredit yang akan dikenakan kepada nasabah korporasi. Dalam menentukan SBDK, Bank mempertimbangkan beberapa faktor seperti Harga Pokok Dana untuk Kredit (HPDK), beban operasional, komponen marjin yang ditentukan oleh Bank dalam proses penyaluran kredit, suku bunga acuan bank sentral, serta tingkat kompetisi yang ada di industri perbankan.

Interest Rates on Fund Provision and Collection

The Corporate Base Lending Rate (Suku Bunga Dasar Kredit/SBDK) serves as a benchmark for the lending rates applied to corporate clients. In determining its SBDK, the Bank takes into account several factors, including the Cost of Funds for Loans (Harga Pokok Dana untuk Kredit/HPDK), operational expenses, the margin component determined by the Bank during the loan disbursement process, the central bank's benchmark interest rate, and the prevailing level of competition within the banking industry.

Lebih lanjut, SBDK belum memperhitungkan komponen premi risiko debitur dalam perhitungannya. Besaran premi risiko debitur akan berbeda-beda, tergantung pada penilaian risiko masing-masing debitur. Oleh karena itu, suku bunga kredit yang dikenakan kepada debitur dapat berbeda antara

It is important to note that the SBDK does not yet include the debtor's risk premium component. The risk premium varies depending on the individual risk assessment of each debtor. As such, the actual lending rates charged to debtors may differ from one to another and may not necessarily be the

satu debitur dengan yang lainnya, dan belum tentu sama dengan SBDK yang ditetapkan oleh Bank.

Di sisi lain, dalam menentukan tingkat suku bunga penghimpunan dana pihak ketiga, Bank senantiasa memperhatikan kebutuhan likuiditas Bank, tingkat suku bunga bank sentral, serta kompetisi yang ada di industri perbankan. Bank terus mengupayakan pengelolaan biaya dana secara efisien dengan mengutamakan penghimpunan dana murah dari nasabah korporasi.

Berdasarkan Peraturan Otoritas Jasa Keuangan terbaru yakni POJK Nomor 13 Tahun 2024 tentang Transparansi dan Publikasi Suku Bunga Dasar Kredit bagi Bank Umum Konvensional menggantikan Surat Edaran OJK Nomor 9/SEOJK.03/2020 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional, sepanjang tahun 2024, Bank menerapkan rata-rata tingkat suku bunga penghimpunan dan penyediaan dana sebagai berikut:

same as the published SBDK set by the Bank.

On the funding side, in setting interest rates for third-party fund collection, the Bank consistently considers its liquidity needs, the central bank's interest rate policy, and competitive dynamics within the banking sector. The Bank continues to prioritize efficient cost of fund management by focusing on collecting low-cost funds, particularly from corporate customers.

In accordance with the latest regulation from the Financial Services Authority (Otoritas Jasa Keuangan/OJK), namely OJK Regulation Number 13 of 2024 concerning the Transparency and Publication of Base Lending Rates for Conventional Commercial Banks-which replaces OJK Circular Letter No. 9/SEOJK.03/2020-the Bank applied the following average interest rates for fund collection and provision throughout 2024:

Deposito Berjangka
Time Deposits

Keterangan Description	IDR		USD	
	<300 juta million	>301 juta million	<50 ribu thousand	>51 ribu thousand
1 bulan month	0,90%	1,55%	0,03%	0,04%
3 bulan month	0,90%	1,60%	0,03%	0,04%
6 bulan month	0,90%	1,65%	0,03%	0,04%
12 bulan month	0,90%	1,70%	0,03%	0,04%

Rekening Giro
Current Account

IDR (miliar/billion)		USD (juta/million)	
<0,499	0,00%	<0,09	0,00%
0,50-0,99	0,10%	0,1-0,499	0,02%
1,00-4,99	0,15%	0,5-0,999	0,02%
5,0-9,99	0,25%	1,0<	0,02%
10<	0,50%	-	-

Jaringan Kerja dan Kantor Operasional
Kantor Pusat Bank berkedudukan di Jakarta. Di samping itu, guna memberikan pelayanan kepada para nasabah, Bank juga memiliki 1 Kantor Cabang Utama di Jakarta, 1 Kantor Cabang Pembantu di Surabaya, serta 5 titik layanan (*Service Point*) di Jakarta dan Jawa Barat. MUFG Bank, Ltd., Kantor Cabang Jakarta, merupakan kantor cabang dari MUFG Bank, Ltd. yang berkantor pusat di Jepang. Dengan demikian Bank tidak memiliki informasi tentang nama dan alamat entitas anak atau entitas asosiasi.

Kepemilikan Saham Manajemen, Dewan Pengawas, dan Pemegang Saham dalam Kelompok Usaha Bank
Bank telah memiliki Pedoman dan Tata Tertib Kerja bagi Manajemen dan Dewan Pengawas yang mengatur

Branch Network and Operational Offices
The Bank's Head Office is located in Jakarta. To ensure optimal service delivery to its customers, the Bank also operates 1 Main Branch Office in Jakarta, 1 Sub-Branch Office in Surabaya, as well as 5 Service Points located across Jakarta and West Java. MUFG Bank, Ltd., Jakarta Branch, functions as a branch office of MUFG Bank, Ltd., headquartered in Japan. Accordingly, the Bank does not maintain or provide information regarding the names or addresses of any subsidiaries or affiliated entities.

Share Ownership of Management, Supervisory Board, and Shareholders within the Bank's Business Group
The Bank has established Guidelines and Rules of Conduct for both its Management and Supervisory Board, which

mengenai kepemilikan saham dalam kelompok usaha Bank terkait aspek transparansi dan larangan bagi anggota Manajemen dan Dewan Pengawas. Hal ini selaras dengan POJK Nomor 55/POJK.03/2016, di mana Manajemen dan Dewan Pengawas wajib mengungkapkan kepemilikan saham yang mencapai 5% (lima persen) atau lebih, baik pada Bank yang bersangkutan maupun pada bank dan perusahaan lain, yang berkedudukan di dalam dan di luar negeri, hubungan keuangan dan hubungan keluarga dengan anggota Manajemen lain, anggota Dewan Pengawas dan/atau pemegang saham pengendali Bank, serta remunerasi dan fasilitas yang diterima dari Bank.

govern share ownership within the Bank's business group. These provisions emphasize transparency and set forth restrictions applicable to members of the Management and Supervisory Board, in line with OJK Regulation Number 55/POJK.03/2016. Under this regulation, both Management and Supervisory Board members are required to disclose any shareholding of 5% (five percent) or more, whether in the Bank itself or in other banks and companies, domestically or internationally. Furthermore, they must also disclose any financial and family relationships with other members of Management, the Supervisory Board, and/or the Bank's controlling shareholders, as well as details on remuneration and benefits received from the Bank.

Perubahan Penting pada Bank dan Kelompok Usaha Bank

Sepanjang tahun 2024, model bisnis Bank tidak mengalami perubahan dan tetap fokus pada bisnis perbankan korporasi. Secara garis besar, segmentasi bisnis Bank terbagi menjadi 2 segmen bisnis, yaitu segmen bisnis Japanese Corporate dan segmen bisnis Global Corporate.

Terkait Kelompok Usaha Bank berdasarkan Modal Inti (KBMI), Bank juga tidak mengalami perubahan kelompok, di mana sepanjang tahun 2024 Bank tetap berada pada KBMI 2 dan berkomitmen untuk terus menjaga modal inti Bank lebih dari Rp6,0 triliun.

Significant Changes to the Bank and the Bank's Business Group

Throughout 2024, the Bank's business model remained unchanged, maintaining its strategic focus on corporate banking. Broadly, the Bank's business segmentation continues to be categorized into two main segments: Japanese Corporate and Global Corporate.

In 2024, the Bank's classification under the Commercial Bank Group Based on Core Capital (Kelompok Bank Berdasarkan Modal Inti/KBMI) remained unchanged. The Bank remained in KBMI 2 and is fully committed to keeping its core capital above IDR6.0 trillion.

Hal-Hal Penting yang Diperkirakan Terjadi pada Masa Mendatang

Perkembangan usaha Bank terkait dengan dinamika perekonomian yang di masa mendatang tergantung pada cara menangani tantangan eksternal yang akan terjadi. Secara material, Bank belum dapat menyampaikan hal-hal penting yang diperkirakan terjadi pada masa mendatang.

Key Matters Expected in the Future

The Bank's future business development will largely depend on how it addresses external challenges driven by ongoing economic dynamics. As of now, there are no material matters that can be disclosed regarding key developments expected to occur in the foreseeable future.

Pengembangan Sumber Daya Manusia dan Teknologi Informasi Bank

Di tengah perlambatan ekonomi, dinamika geopolitik yang tidak menentu yang menyebabkan tingginya ketidakpastian, perkembangan teknologi yang cepat, serta tingginya tingkat kompetisi dan disrupsi di industri keuangan, Bank dituntut untuk terus beradaptasi dengan cepat guna memastikan relevansi bisnis terhadap perkembangan situasi dan kondisi terkini. Bank percaya bahwa salah satu aspek terpenting untuk memastikan relevansi bisnis adalah Sumber Daya Manusia (SDM) yang dimiliki. Oleh karena itu, Bank terus berupaya mengembangkan SDM guna menciptakan karyawan yang adaptif, tangkas, produktif, serta relevan dengan situasi dan kondisi terkini sehingga dapat memberikan kontribusi positif bagi pengembangan bisnis Bank ke depannya.

Development of Human Resources and Information Technology

Amidst economic slowdown, geopolitical uncertainty, rapid technological advancements, and increasing competition and disruption within the financial industry, the Bank is required to remain highly adaptive to ensure its business relevance in light of current dynamics. The Bank firmly believes that one of the most critical factors in maintaining such relevance is the strength of its Human Resources (HR). Therefore, the Bank continues to focus on the development of its employees to cultivate an agile, adaptive, productive, and contextually relevant workforce that can contribute positively to the Bank's ongoing growth.

Dalam mengembangkan karyawan, Bank berinisiatif memberikan berbagai jenis pelatihan dengan metode yang beragam untuk memudahkan karyawan dalam meningkatkan

In developing employees, the Bank offers a wide range of training programs delivered through various methods to facilitate continuous skills enhancement. The Bank

kemampuannya. Bank secara konsisten menyelenggarakan pelatihan, baik yang dibuat secara internal maupun bekerja sama dengan penyedia jasa pelatihan eksternal. Pelatihan ini dilakukan secara daring, luring, maupun *hybrid*, guna memastikan pelatihan dapat terus berlangsung dan memberikan kemudahan kepada karyawan tanpa terbatas oleh ruang dan waktu. Materi pelatihan yang diberikan tidak hanya mencakup aspek teknis, tetapi juga pelatihan non-teknis, yang ditujukan untuk semua tingkatan karyawan di Bank guna mengembangkan kemampuan mereka secara merata.

consistently conducts both internally developed and externally sourced training programs through partnerships with third-party providers. These programs are held via online, offline, and hybrid formats to ensure flexible learning that is accessible regardless of location or time constraints. The training material covers both technical and non-technical competencies and is targeted at all levels of employees to develop their abilities equally.

Untuk memberikan eksposur lebih bagi karyawan terhadap perkembangan perbankan di tingkat global dan regional, Bank mengadakan program pelatihan yang melibatkan mobilitas fisik karyawan ke Kantor Pusat atau cabang di luar negeri. Selain itu, Bank juga terus meningkatkan penggunaan teknologi untuk sistem manajemen pembelajaran yang lebih terintegrasi dan mudah diakses oleh seluruh karyawan.

To provide greater exposure for employees to the developments in banking at the global and regional levels, the Bank organizes training programs that involve the physical mobility of employees to the Head Office or overseas branches. In parallel, the Bank is strengthening the integration and accessibility of its learning management systems through enhanced use of technology, ensuring an efficient and user-friendly learning experience for all employees.

Sementara berkaitan dengan Teknologi Informasi, Bank senantiasa berupaya memastikan tersedianya sistem dan infrastruktur pendukung serta mengembangkan kapabilitasnya sesuai dengan kebutuhan dan kepentingan setiap pemangku kepentingan, seperti nasabah, regulator, dan lainnya, sambil tetap memperhatikan arahan global dari MUFG. Upaya ini dilakukan untuk memastikan aktivitas bisnis dapat berjalan dengan baik dan terus berkembang, mendukung pengembangan produk baru, mematuhi regulasi yang berlaku serta kebijakan terkini, meningkatkan efisiensi, dan berbagai aktivitas lain yang pada akhirnya memberikan nilai tambah bagi para pemangku kepentingan terkait.

In terms of Information Technology, the Bank remains committed to ensuring the availability and continuous development of its systems and infrastructure, aligning capabilities with the needs and expectations of all stakeholders, customers, regulators, and others, while adhering to global MUFG standards. These efforts are aimed at supporting smooth business operations, enabling new product development, complying with prevailing regulations and policies, enhancing operational efficiency, and ultimately delivering added value to all relevant stakeholders.

Berbagai inisiatif terkait Teknologi Informasi juga sejalan dengan salah satu pilar strategis Bank, yaitu "Transformasi Digital," yang bertujuan untuk menghadapi tantangan disrupsi industri melalui digitalisasi. Upaya ini mencakup simplifikasi, standardisasi, otomatisasi proses, dan peningkatan pengalaman nasabah dalam menggunakan produk dan layanan Bank.

The Bank's Information Technology initiatives are also in line with one of its key strategic pillars, "Digital Transformation," which serves as the foundation for navigating industry disruption through digitalization. This includes simplifying, standardizing, and automating processes as well as enhancing customer experience across the Bank's range of products and services.

Komitmen Keberlanjutan

Sebagai bagian dari MUFG Bank, Ltd., Bank memahami peran penting yang harus dimainkan oleh institusi keuangan dalam mencapai netralitas karbon. Pada tahun 2021, MUFG Bank, Ltd. menjadi bank Jepang pertama yang secara terbuka menyatakan tujuan netralitas karbon, dan terlibat dalam inisiatif untuk mencapai netralitas karbon pada tahun 2050. Tidak hanya menargetkan pengurangan emisi yang dihasilkan oleh organisasi, MUFG Bank, Ltd. juga memperdalam keterlibatannya dengan mendukung nasabah dalam hal pembiayaan transisi terkait isu ini. Pembiayaan yang diberikan berbentuk pinjaman konvensional, serta mencakup layanan *green structuring advisory* maupun *bookrunner* surat berharga.

Sustainability Commitment

As part of MUFG Bank, Ltd., the Bank acknowledges the critical role that financial institutions must play in achieving carbon neutrality. In 2021, MUFG Bank, Ltd. became the first Japanese bank to publicly declare a carbon neutrality goal and has since been actively involved in initiatives aimed at achieving carbon neutrality by 2050. This commitment extends beyond reducing emissions from its own operations and includes supporting clients in their transition financing needs. Such financing is provided through conventional loans as well as services such as green structuring advisory and bookrunner mandates for sustainable securities issuance.

Laporan Manajemen
Management Report

Sejalan dengan perkembangan dinamika global, efektif pada Mei 2024, MUFG melakukan pembaruan terhadap Kerangka Kebijakan Lingkungan dan Sosial MUFG. Pembaruan ini bertujuan untuk memastikan bahwa kami mempertimbangkan isu-isu lingkungan dan sosial dengan tepat, terutama terkait pembiayaan sektor-sektor tertentu. Melalui kerangka kebijakan yang diperbarui ini, MUFG semakin memperkuat kontribusinya dalam mengurangi dampak lingkungan dan sosial, serta mendukung berbagai inisiatif keuangan berkelanjutan sebagai bagian dari peran aktifnya dalam menciptakan dunia yang lebih baik bagi generasi mendatang.

In line with global developments, MUFG updated its Environmental and Social Policy Framework in May 2024. The update is intended to ensure appropriate consideration of environmental and social issues, particularly regarding financing in specific sectors. Through this enhanced framework, MUFG reinforces its contribution to reducing environmental and social impacts, while supporting various sustainable finance initiatives as part of its active role in creating a better future for the next generation.

Pada tahun 2022 dan 2023, MUFG Bank, Ltd. berkolaborasi dengan nasabah untuk melakukan riset, menciptakan, dan mempublikasikan *MUFG Transition Whitepaper* untuk membagikan wawasan dan pembelajaran yang kami dapatkan dengan para pihak yang berkepentingan. Hal ini berlanjut pada tahun 2024, di mana MUFG Bank, Ltd. berkolaborasi dengan berbagai otoritas pemerintahan dan sektor swasta di Eropa, Amerika Serikat, dan Jepang, untuk mempublikasikan *MUFG Transition Whitepaper 3.0* yang dapat berguna untuk berdiskusi dengan berbagai pihak yang berkepentingan.

In 2022 and 2023, MUFG Bank, Ltd. collaborated with clients to conduct research, develop, and publish the MUFG Transition Whitepaper to share insights and lessons learned with stakeholders. This initiative continued in 2024, as MUFG Bank, Ltd. worked with government authorities and the private sector across Europe, the United States, and Japan to release the MUFG Transition Whitepaper 3.0, designed to serve as a foundation for discussion among relevant stakeholders.

Mengikuti arahan global, Bank berkomitmen untuk mendukung MUFG Bank, Ltd. dalam mencapai netralitas karbon, salah satunya melalui pengembangan keuangan berkelanjutan di Indonesia. Komitmen Bank dalam keuangan berkelanjutan dituangkan dalam Rencana Aksi Keuangan Berkelanjutan (RAKB) yang dibuat dan diperbaharui setiap tahun. Bank juga terus memasarkan dan mengembangkan produk-produk berbasis Lingkungan, Sosial, dan Tata Kelola (ESG), seperti pembiayaan ESG melalui *Sustainability-Linked Loan* dan produk *Green Deposit*.

In alignment with MUFG's global direction, the Bank is committed to supporting MUFG Bank, Ltd. in achieving carbon neutrality, including through the development of sustainable finance in Indonesia. The Bank's commitment is outlined in its Sustainable Finance Action Plan (RAKB), which is prepared and updated annually. The Bank also actively promotes and develops Environmental, Social, and Governance (ESG)-linked financial products, such as ESG financing through Sustainability-Linked Loans and Green Deposit product.

Selain itu, Bank juga berhasil mengambil peran dalam penerbitan Sukuk Global Pemerintah Republik Indonesia sebesar US$2,35 miliar, termasuk *tranche* hijau dengan jangka waktu 30 tahun. Adapun sepanjang tahun 2024, pencapaian penyaluran kredit sektor hijau sebesar Rp1,8 triliun. Selain itu, terdapat delapan nasabah yang telah menempatkan Deposito ESG sejak diluncurkan.

In addition, the Bank played a role in the issuance of the Government of Indonesia's USD 2.35 billion Global Sukuk, including a green tranche with a 30-year tenor. In 2024, the Bank disbursed a total of IDR 1.8 trillion in green financing. Furthermore, eight clients have placed ESG Deposits since the product was launched.

Dalam rangka meningkatkan kesadaran para pemangku kepentingan serta komitmen Bank dalam mendukung upaya transisi energi dan pengembangan ekonomi berkelanjutan di Indonesia, Bank bersama Bank Danamon Indonesia telah menyelenggarakan acara *thought leadership, MUFG Net Zero World* (MUFG NOW), pada tahun 2024 dengan tema "*Strengthening Momentum: Indonesia's Transition to Net Zero*". Acara ini merupakan acara kesembilan yang diselenggarakan oleh MUFG dan yang pertama di Indonesia, mengumpulkan hampir 200 orang mulai dari para pemimpin bisnis hingga pembuat kebijakan senior.

To increase stakeholder awareness and reinforce the Bank's commitment to supporting Indonesia's energy transition and sustainable economic development, the Bank, together with Bank Danamon Indonesia, hosted the MUFG Net Zero World (MUFG NOW) event in 2024 under the theme "Strengthening Momentum: Indonesia's Transition to Net Zero." This event marked MUFG's ninth global Net Zero event and the first held in Indonesia, bringing together nearly 200 participants, including business leaders and senior policymakers.

Dari sisi operasional, Bank terus berupaya mencapai netralitas karbon dengan menerapkan berbagai inisiatif dalam aktivitas operasional. Bank senantiasa melakukan efisiensi penggunaan sumber daya seperti listrik, kertas, plastik, dan air, sejalan dengan tujuan MUFG secara keseluruhan. Pada tahun 2024, penggunaan energi listrik mengalami penurunan sebesar 24.909 kWh. Bank juga sudah tidak lagi berlangganan surat kabar cetak sebagai upaya dalam mengurangi pemakaian kertas. Selain melakukan efisiensi, Bank juga berpartisipasi dalam Sertifikat Energi Terbarukan yang diterbitkan oleh PLN untuk mendukung transisi ke energi yang lebih ramah lingkungan.

From the operational standpoint, the Bank continues its efforts to achieve carbon neutrality through various operational activities. The Bank has implemented resource efficiency measures targeting electricity, paper, plastic, and water usage, aligned with MUFG's overarching sustainability goals. In 2024, the Bank achieved a reduction of 24,909 kWh in electricity consumption. Additionally, the Bank discontinued its subscription to printed newspapers as part of its paper reduction strategy. Beyond efficiency efforts, the Bank also participates in Indonesia's Renewable Energy Certificate (REC) program issued by PLN to support the transition to cleaner energy sources.

Secara khusus terkait dengan pemerataan pertumbuhan ekonomi Indonesia, meskipun Bank merupakan bank yang fokus pada bisnis perbankan korporasi, Bank juga terus mendukung pemerataan pertumbuhan ekonomi melalui pembiayaan inklusif yang disampaikan dengan skema pembiayaan rantai pasok maupun melalui institusi finansial non-bank lainnya. Bank juga secara konsisten mendukung dan terlibat aktif dalam upaya peningkatan literasi keuangan di Indonesia. Pada tahun 2024, kami telah berhasil mengadakan beberapa sesi edukasi literasi keuangan kepada nasabah maupun masyarakat.

In terms of supporting inclusive economic growth across Indonesia, although the Bank operates with a corporate banking focus, it remains committed to contributing to economic equity through inclusive financing, including supply chain financing schemes and partnerships with non-bank financial institutions. The Bank also actively supports financial literacy development initiatives across the country. In 2024, the Bank conducted several financial literacy education sessions for both clients and the general public.

Lebih lanjut, program *Corporate Social Responsibility* (CSR) yang kami selenggarakan pada tahun 2024 juga memberikan dampak positif terhadap lingkungan, sosial, dan masyarakat melalui penanaman 665 pohon serta edukasi literasi keuangan dan ESG bagi masyarakat Karawang. Selain itu, kami juga membagikan laptop kepada para siswa di beberapa sekolah di kawasan industri untuk membantu mereka meningkatkan kapabilitas pembelajaran berbasis Teknologi Informasi.

Furthermore, the Bank's Corporate Social Responsibility (CSR) programs in 2024 generated positive environmental, social, and community impacts, including the planting of 665 trees, financial literacy and ESG education for residents in Karawang. In addition, we also distributed laptops to students in several schools in the industrial estate to help them improve their Information Technology-based learning capabilities.

KOLABORASI EKOSISTEM DAN KONTRIBUSI MUFG DI INDONESIA

Pada tahun 2024, Bank terus memperkuat sinergi dan kolaborasi dengan MUFG untuk mendorong pertumbuhan bisnis bersama di Indonesia. Bank secara konsisten meningkatkan jumlah *Synergy Deals* dengan Bank Danamon Indonesia untuk memperluas pangsa pasar di Indonesia. Selain menawarkan produk pinjaman konvensional dan sindikasi, Bank juga menyediakan produk pinjaman berbasis Lingkungan, Sosial, dan Tata Kelola (*ESG Financing*) untuk memberikan nilai tambah bagi nasabah dan pemangku kepentingan terkait.

ECOSYSTEM COLLABORATION AND MUFG'S CONTRIBUTION IN INDONESIA

In 2024, the Bank continued to strengthen synergies and collaboration with MUFG to drive joint business growth in Indonesia. The Bank consistently increased the number of Synergy Deals with Bank Danamon Indonesia to expand its market share in the country. In addition to offering conventional and syndicated loan products, the Bank also provided Environmental, Social, and Governance (ESG) financing products to deliver added value to customers and relevant stakeholders.

Secara khusus, kami secara konsisten menunjukkan dukungan terhadap perkembangan industri otomotif dan perekonomian Indonesia secara umum. Meskipun pasar otomotif di Indonesia mengalami kelesuan pada tahun 2024, kami tetap mendukung dan mengupayakan perkembangan sektor otomotif dengan memberikan dukungan penuh dari hulu ke hilir. Sebagai wujud nyata dukungan kami terhadap

Specifically, we have consistently demonstrated our support for the development of Indonesia's automotive industry and the national economy as a whole. Despite a downturn in the Indonesian automotive market in 2024, we remain committed to supporting the sector's growth by providing comprehensive support across the value chain. As a tangible form of our continued support for the automotive industry,

industri otomotif di Indonesia, kami kembali berkomitmen untuk mendukung penyelenggaraan *Indonesia International Motor Show* (IIMS) di tahun 2024, yang telah kami dukung sejak tahun 2022.

we once again pledged our commitment to the 2024 Indonesia International Motor Show (IIMS), an event we have supported since 2022.

Sejalan dengan komitmen untuk terus berinovasi dan berkolaborasi, MUFG melalui *MUFG Innovation Partner* (MUIP) bersama Bank Danamon Indonesia meluncurkan *MUIP Garuda Fund* dan mengalokasikan US$100 juta untuk memberikan pendanaan bagi *startup* di Indonesia pada tahun sebelumnya. Pada tahun 2024, *MUIP Garuda Fund* berhasil berinvestasi pada Qoala, sebuah *startup* di bidang asuransi yang beroperasi di Indonesia, Malaysia, Thailand, dan Vietnam.

Aligned with our commitment to ongoing innovation and collaboration, MUFG-through MUFG Innovation Partner (MUIP) in partnership with Bank Danamon Indonesia-launched the MUIP Garuda Fund and allocated USD100 million to fund startups in Indonesia in the previous year. In 2024, the MUIP Garuda Fund successfully invested in Qoala, an insurtech startup operating in Indonesia, Malaysia, Thailand, and Vietnam.

Bank bersama dengan ekosistem MUFG di Indonesia, yaitu Bank Danamon Indonesia, Adira Finance, Home Credit Indonesia, Akulaku, MUFG Research and Consulting Indonesia, Zurich Insurance, serta anggota keluarga terbaru yakni Mandala Finance, terus melanjutkan dan memperkuat kolaborasi dan sinergi yang telah dibangun untuk meningkatkan pangsa pasar dan pertumbuhan bisnis grup di Indonesia. Berbagai hal ini merupakan wujud komitmen nyata dari ekosistem MUFG di Indonesia, yang pada akhirnya diharapkan dapat memberikan kontribusi positif bagi pengembangan ekonomi nasional dan memberikan nilai tambah bagi nasabah maupun para pemangku kepentingan lainnya.

Together with the MUFG ecosystem in Indonesia-including Bank Danamon Indonesia, Adira Finance, Home Credit Indonesia, Akulaku, MUFG Research and Consulting Indonesia, Zurich Insurance, and the newest member, Mandala Finance, the Bank continues to foster and strengthen established synergies and collaborations to grow the group's market share and business in Indonesia. These efforts represent MUFG's strong commitment in Indonesia, which ultimately aims to contribute positively to national economic development while providing added value to customers and all stakeholders.

PERUBAHAN KOMPOSISI ANGGOTA MANAJEMEN DI TAHUN 2024

Selama tahun 2024, tidak terdapat perubahan atas susunan komposisi anggota Manajemen. Susunan dan komposisi Manajemen Bank per 31 Desember 2024 terdiri dari 1 (satu) Executive Officer yang bertindak sebagai kepala operasi Bank di Indonesia (Country Head), dan 7 (tujuh) anggota Manajemen yang mengepalai fungsi tertentu, dengan rincian sebagai berikut:

CHANGES IN MANAGEMENT COMPOSITION IN 2024

Throughout 2024, there were no changes in the composition of the Bank's Management. As of December 31, 2024, the Bank's Management consisted of one (1) Executive Officer acting as the Country Head, and seven (7) Management members leading specific functions, detailed as follows:

Nama Name	**Jabatan** Poisition	**Dasar Pengangkatan** Legal Basis for Appointment
Kazushige Nakajima	Executive Officer, Country Head of Indonesia	Disetujui Otoritas Jasa Keuangan melalui Surat Otoritas Jasa Keuangan No. KEP-56/D.03/2022 tanggal 14 April 2022. Approved by the Financial Services Authority through the Financial Services Authority Letter No. KEP-56/D.03/2022 dated April 14, 2022.
Michiyasu Yatabe	Managing Director, Head of Internal Control for Indonesia	Disetujui Otoritas Jasa Keuangan melalui Surat Otoritas Jasa Keuangan No. KEP-105/D.03/2022 tanggal 6 Juli 2022. Approved by the Financial Services Authority through the Financial Services Authority Letter No. KEP-105/D.03/2022 dated July 6, 2022.
Yuki Hayashi	Managing Director, Head of Corporate Investment Banking & Products for Indonesia	Disetujui Otoritas Jasa Keuangan melalui Surat Otoritas Jasa Keuangan No. KEP-66/D.03/2021 tanggal 7 Mei 2021. Approved by the Financial Services Authority through the Financial Services Authority Letter No. KEP-66/D.03/2021 dated May 7, 2021.
Tadanobu Hirano	Managing Director, Deputy Head of Japanese Corporate Banking for Indonesia	Disetujui Otoritas Jasa Keuangan melalui Surat Otoritas Jasa Keuangan No. KEP-104/D.03/2022 tanggal 6 Juli 2022. Approved by the Financial Services Authority through the Financial Services Authority Letter No. KEP-104/D.03/2022 dated July 6, 2022.

Nama Name	**Jabatan** Poisition	**Dasar Pengangkatan** Legal Basis for Appointment
Dadi Arief Darmawan	Managing Director, Head of HR & Banking Operation for Indonesia	Disetujui Otoritas Jasa Keuangan melalui Surat Otoritas Jasa Keuangan No. SR-181/D.03/2015 tanggal 2 Oktober 2015. Approved by the Financial Services Authority through the Financial Services Authority Letter No. SR-181/D.03/2015 dated October 2, 2015.
Indro Tri Sutanto	Managing Director, Head of Compliance for Indonesia	Disetujui Otoritas Jasa Keuangan melalui melalui Surat Otoritas Jasa Keuangan No. KEPR-159/D.03/2023 tanggal 1 Desember 2023. Approved by the Financial Services Authority through the Financial Services Authority Letter No. KEPR-159/D.03/2023 dated December 1, 2023.
Mahendra Rendiantama	Managing Director, Head of Risk Management for Indonesia	Disetujui Otoritas Jasa Keuangan melalui Surat Otoritas Jasa Keuangan No. Kep-57/D.03/2022 tanggal 14 April 2022. Approved by the Financial Services Authority through the Financial Services Authority Letter No. Kep-57/D.03/2022 dated April 14, 2022.
Michael Sugirin	Managing Director, Head of Global Corporate and Institutional Banking for Indonesia	Disetujui Otoritas Jasa Keuangan melalui Surat Otoritas Jasa Keuangan No. KEPR-44/D.03/2024 tanggal 02 Juli 2024. Approved by the Financial Services Authority through the Financial Services Authority Letter No. KEPR-44/D.03/2024 dated July 2, 2024.

PENUTUP

Dengan segala keberhasilan yang telah dicapai di tahun 2024, Manajemen menyampaikan rasa hormat dan terima kasih kepada Dewan Pengawas atas arahan dan jalinan kerja sama strategis dalam pengelolaan operasi dan bisnis Bank. Kami juga mengucapkan terima kasih kepada para pemangku kepentingan atas kepercayaan yang diberikan. Demikan pula kepada regulator, nasabah, dan mitra kerja, seluruh anggota Manajemen mengucapkan terima kasih atas dukungan dan kerja sama yang telah terjalin dengan baik.

Kepada seluruh karyawan, kami menyampaikan apresiasi setinggi-tingginya atas dedikasi, kerja keras dan dengan kesungguhan dalam melaksanakan tugas dan tanggung jawab masing-masing. Seluruh pencapaian ini akan menjadi dasar bagi MUFG Bank, Ltd., Kantor Cabang Jakarta untuk dapat mengoptimalkan potensi serta meraih kinerja terbaik pada masa mendatang. Melalui berbagai inisiatif strategis yang akan kami lakukan di tahun 2025, kami yakin bahwa Bank mampu untuk melaju selangkah lebih dekat dalam mewujudkan visi MUFG "Menjadi Grup Jasa Keuangan Paling Terpercaya di Dunia".

CLOSING REMARKS

With all of the accomplishments made in 2024, the Management would like to express its deepest respect and gratitude to the Supervisory Board for their guidance and strategic collaboration in managing the Bank's operations and business. We would also like to express our heartfelt gratitude to all stakeholders for their trust in us. Similarly, all members of the Management would like to express our heartfelt appreciation to regulators, customers, and business partners for their strong support and cooperation.

To all employees, we would like to express our highest appreciation for the dedication, hard work and sincerity in carrying out their respective duties and responsibilities. These accomplishments serve as a solid foundation for MUFG Bank, Ltd., Jakarta Branch to further optimize its potential and achieve even greater performance in the future. Through the various strategic initiatives we plan to undertake in 2025, we are confident that the Bank will move one step closer to realizing MUFG's vision of being "The World's Most Trusted Financial Group."

Jakarta, April 2025
Atas Nama Manajemen
On Behalf of the Management

Kazushige Nakajima
Executive Officer, Country Head of Indonesia

LEMBAR PERNYATAAN ANGGOTA DEWAN PENGAWAS DAN MANAJEMEN TENTANG TANGGUNG JAWAB ATAS LAPORAN TERINTEGRASI 2024 MUFG BANK, LTD., KANTOR CABANG JAKARTA [G4-48]

Letter of Statement of Members of Supervisory Board and Management Concerning Responsibility for the 2024 Integrated Report of MUFG Bank, Ltd., Jakarta Branch

Kami yang bertanda tangan di bawah ini, menyatakan bahwa semua informasi dalam Laporan Terintegrasi MUFG Bank, Ltd., Kantor Cabang Jakarta untuk tahun buku 2024 telah dimuat secara lengkap dan bertanggung jawab penuh atas kebenaran Laporan Terintegrasi Perusahaan.

Demikian pernyataan ini dibuat dengan sebenarbenarnya.

We, the undersigned, hereby declare that all information in the Integrated Report of MUFG Bank, Ltd., Jakarta Branch for 2024 fiscal year has been presented comprehensively, and therefore we are fully responsible for the validity of the contents of this Integrated Report.

This statement is made truthfully.

Jakarta, April 2025
Jakarta, April 2025

Dewan Pengawas
Supervisory Board

Yutaka Fujishiro
Head of Planning Office for Asia, MUFG Bank, Ltd.

Andre Painchaud
Head of Internal Audit Office for Asia, MUFG Bank, Ltd.

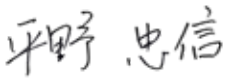
Yasuhiko Togo
Head of Risk Management Office for Asia, MUFG Bank, Ltd.

Christopher Mark Davies
Regional Chief Compliance Officer, MUFG Bank, Ltd.

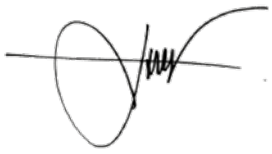
Manajemen
Management

Kazushige "Kazu" Nakajima
Executive Officer, Country Head of Indonesia

Michiyasu Yatabe
Managing Director, Head of Internal Control for Indonesia



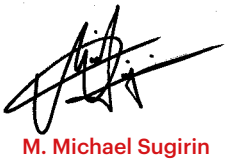
Tadanobu Hirano
Managing Director, Deputy Head of Japanese Corporate Banking for Indonesia



Dadi Arief Darmawan
Managing Director, Head of HR & Banking Operation for Indonesia

Yuki Hayashi
Managing Director, Head of Corporate Investment Banking & Products for Indonesia

Mahendra Rendiantama
Managing Director, Head of Risk and Data Management for Indonesia



M. Michael Sugirin
Managing Director, Head of Global Corporate and Institutional Banking for Indonesia

Indro Tri Sutanto
Managing Director, Head of Compliance for Indonesia

PROFIL PERUSAHAAN

Company Profile

Informasi Umum dan Identitas Bank
General Information and Bank Identity

Nama [GRI 2-1]
Name

MUFG Bank, Ltd.,
Kantor Cabang Jakarta
MUFG Bank, Ltd.,
Jakarta Branch Office

Status [GRI 2-1]
Status

Kantor Cabang dari Bank yang Berkedudukan di Luar Negeri (KCBLN)
Branch of a Foreign Bank (KCBLN)

Bidang Usaha [GRI 2-6]
Line of Business

Perbankan Korporasi
Corporate Banking

Dasar Hukum Pendirian
Legal Basis of Establishment

Surat Direktorat Djenderal Keuangan, Departemen Keuangan Republik Indonesia No. D.15.6.1.5.44 tertanggal 24 Agustus 1968.
Letter of the Directorate General of Finance, the Ministry of Finance of the Republic of Indonesia No. D.15.6.1.5.44 dated August 24, 1968.

Tanggal Pendirian
Date of Establishment

28 Agustus 1968 (sebagai The Bank of Tokyo, Ltd., Kantor Cabang Jakarta)
August 28, 1968 (as The Bank of Tokyo, Ltd, Jakarta branch office)

Kepemilikan [GRI 2-1]
Ownership

Mitsubishi UFJ Financial Group, Inc. 100,00%
Mitsubishi UFJ Financial Group, Inc. 100.00%

Data Jaringan Kantor [GRI 2-1, 2-6][OJK C.3]
Office Network Data

1 Kantor Cabang Utama di Jakarta
1 Kantor Cabang Pembantu di Surabaya
5 titik layanan (Service Point) di Jakarta dan Jawa Barat
1 Main Branch in Jakarta
1 Sub-Branch in Surabaya
5 Service Points in Jakarta and West Java

Jumlah Pegawai [GRI 2-6][OJK C.3]
Total Employees

671 orang per 31 Desember 2024
671 employees as of December 31, 2024

Alamat Kantor Cabang Utama [GRI 2-1] [OJK C.2]
Address of Main Branch

Trinity Tower, 6-9 Fl.,
Jl. H.R. Rasuna Said
Kav. C22 Blok IIB
Jakarta 12940 Indonesia

SWIFT Code
SWIFT Code

BOTKIDJX

Telepon | Pelayanan Pelanggan
Phone | Customer Service

+62-21-2553 8300
+62-21-3004 8200

Hotline
Hotline

+62-21-304-99399

Situs Web
Website

www.mufg.co.id

Riwayat Singkat
A Brief History of The Bank

MUFG Bank, Ltd., Kantor Cabang Jakarta (dahulu The Bank of Tokyo-Mitsubishi UFJ, Ltd., Cabang Jakarta), selanjutnya disebut "MUFG" atau "Bank") secara resmi didirikan pada 28 Agustus 1968 (sebagai The Bank of Tokyo, Ltd., Kantor Cabang) berdasarkan Surat Direktorat Djenderal Keuangan, Departemen Keuangan Republik Indonesia No. D.15.6.1.5.44 tertanggal 24 Agustus 1968.

MUFG Bank, Ltd., Kantor Cabang Jakarta merupakan kantor cabang dari MUFG Bank, Ltd., yang berkantor pusat di Jepang. Sebagai kantor cabang dari MUFG Bank, Ltd., Jepang, Bank merupakan bagian dari Mitsubishi UFJ Financial Group, Inc. (MUFG) yang memiliki entitas anak dan perusahaan afiliasi di seluruh dunia. Keberadaan MUFG Bank, Ltd., Kantor Cabang Jakarta selama lebih dari 50 tahun menandakan komitmen jangka panjang MUFG untuk bertumbuh bersama Indonesia.

MUFG Bank, Ltd., Jakarta Branch (formerly The Bank of Tokyo-Mitsubishi UFJ, Ltd., Jakarta Branch), hereinafter referred to as "MUFG" or "the Bank," was officially established on August 28, 1968 (as The Bank of Tokyo, Ltd., Branch Office) pursuant to the Decree of the Directorate General of Finance, Ministry of Finance of the Republic of Indonesia No. D.15.6.1.5.44 dated August 24, 1968.

MUFG Bank, Ltd., Jakarta Branch is a branch office of MUFG Bank, Ltd., which is headquartered in Japan. As a branch of MUFG Bank, Ltd., Japan, the Bank is part of Mitsubishi UFJ Financial Group, Inc. (MUFG), which has subsidiaries and affiliated companies worldwide. The presence of MUFG Bank, Ltd., Jakarta Branch for more than 50 years reflects MUFG's long-term commitment to growing together with Indonesia.

Riwayat Singkat Pembentukan Bank

Brief History of Bank Establishment

1918
Yokohama Specie Bank (pendahulu Bank of Tokyo) mendirikan kantor perwakilan di Surabaya, diikuti dengan di Batavia pada tahun 1919.

The Yokohama Specie Bank (predecessor of the Bank of Tokyo) established a representative office in Surabaya, followed by Batavia in 1919.

1918
Berakhirnya Perang Dunia I, bermulanya pandemi flu 1918.

World War I ended, the 1918 Flu Pandemic started.

1919
Mitsubishi Bank berdiri di Tokyo, Jepang.

Mitsubishi Bank started to operate in Tokyo, Japan.

1929
Bermulanya Depresi Besar ekonomi secara global.

The global economic great depression began.

1939
Bermulanya Perang Dunia II.

World War II began.

1945
Kemerdekaan Republik Indonesia.

Indonesia's Independence.

1953
Berdirinya Bank Indonesia.

Establishment of Bank Indonesia.

1957
Bank of Tokyo membuka Kantor Perwakilan Jakarta.

Bank of Tokyo opened a Jakarta Representative Office.

1958
Bermulanya hubungan diplomatik Indonesia-Jepang.

Establishment of Indonesia-Japan diplomatic relationship.

1967
Diundangkannya Undang-Undang No. 1/1967 tentang Penanaman Modal Asing.

Promulgation of Law No. 1/1967 concerning Foreign Investment.

1968
Bank of Tokyo mulai beroperasi sebagai Kantor Cabang Jakarta.

Bank of Tokyo started its operation as Jakarta Branch.

1987
Bank of Tokyo berpindah ke Sudirman Plaza (kini Midplaza).

Bank of Tokyo moved to Sudirman Plaza (now Midplaza).

1988
Dikeluarkannya Paket Kebijaksanaan Oktober 1988 (Pakto 88) yang mendorong deregulasi perbankan di Indonesia.

The issuance of the October 1988 Policy Package (Pakto 88) which encouraged deregulation of the banking sector in Indonesia.

1989
Mulai beroperasinya tiga bank ventura bersama asal Jepang, yaitu Sanwa Indonesia Bank, Mitsubishi Buana Bank, dan Tokai Lippo Bank.

Three Japanese joint-venture banks, namely Sanwa Indonesia Bank, Mitsubishi Buana Bank, and Tokai Lippo Bank started operating.

1990
Bank of Tokyo membuka Kantor Cabang Surabaya (kini Kantor Cabang Pembantu Surabaya).

Bank of Tokyo opened Surabaya Branch (now Surabaya Sub-Branch).

1991
Ledakan gelembung harga aset di Jepang.

Asset price bubble burst in Japan.

1992
Bank of Tokyo membuka Kantor Cabang Pembantu Bandung (kini Service Point Bandung).

Bank of Tokyo opened Bandung Sub-Branch (now Bandung Service Point).

1996
Merger antara Bank of Tokyo dan Mitsubishi Bank di Jepang, Bank mulai beroperasi sebagai Bank of Tokyo-Mitsubishi.

Bank of Tokyo and Mitsubishi Bank merged in Japan. The Bank started its operations as Bank of Tokyo-Mitsubishi.

1997
Krisis Keuangan Asia.

Asian Financial Crisis.

2001
Merger antara Sanwa Bank, Tokai Bank, dan Toyo Trust & Banking di Jepang, Bank mulai beroperasi sebagai Bank UFJ Indonesia (UFBI).

Sanwa Bank, Tokai Bank, and Toyo Trust & Banking merged in Japan. The Bank started its operations as Bank UFJ Indonesia (UFBI).

2002
Ledakan gelembung dot-com.

Dot-com bubble burst.

2006
Merger antara Bank of Tokyo-Mitsubishi dan UFJ Bank di Jepang, Bank mulai beroperasi sebagai Bank of Tokyo-Mitsubishi UFJ.

Bank of Tokyo-Mitsubishi and UFJ Bank merge in Japan. The Bank starts operating as Bank of Tokyo-Mitsubishi UFJ

2007
Bermulanya Krisis Finansial Global.

Global Financial Crisis began.

2012
Berdirinya Otoritas Jasa Keuangan (OJK).

Establishment of the Financial Services Authority (OJK).

2015
Bank memperingati 25 tahun Kantor Cabang Pembantu Surabaya

The Bank commemorated its 25th year of Surabaya Sub-Branch.

2016
Kebijakan suku bunga negatif dari Bank Sentral Jepang.

The negative interest rate policy of the Central Bank of Japan.

2018
- Bank berubah namanya menjadi MUFG Bank.
- Bank memperingati 50 tahun berdirinya Kantor Cabang Jakarta.

- The Bank changed its name into MUFG Bank.
- The Bank commemorated its 50 years of Jakarta Branch.

2019
Penuntasan investasi strategis MUFG Bank di Bank Danamon Indonesia.

Completion of MUFG Bank's strategic investment in Bank Danamon Indonesia.

2020
Pandemi COVID-19.

COVID-19 Pandemic.

2021
Kantor Cabang Jakarta berpindah dari semula di Gedung MidPlaza 1, Sudirman ke Gedung Trinity, Kuningan. Hal ini menjadikan MUFG berlokasi di lingkungan yang sama dengan mitra kami, Bank Danamon.

The Jakarta Branch Office was relocated from its original location in the MidPlaza 1 Building, Sudirman to the Trinity Building, Kuningan. Thus, MUFG is located on the same premises as our partner, Bank Danamon.

2022
- Pecahnya konflik Russia-Ukraine
- Presidensi Indonesia di G20

- Russia-Ukraine conflict erupts
- Indonesia's G20 Presidency

2023
- Krisis Perbankan di Amerika Serikat yang mengakibatkan keruntuhan pada Silicon Valley Bank, First Republic Bank, Signature Bank, dan Credit Suisse Bank di Eropa
- The Fed stop kebijakan kenaikan suku bunga

- Banking crisis in the United States, which resulted in the collapse of Silicon Valley Bank, First Republic Bank, Signature Bank, and Credit Suisse Bank in Europe
- The Fed stops its policy of increasing interest rates

2023
- KTT ASEAN 43 di Jakarta
- Krisis Timur Tengah, konflik antara Israel dan Palestina

43rd ASEAN Summit in Jakarta

- Middle East crisis, conflict between Israel and Palestine

2024
- Lebih dari 70 negara, termasuk Indonesia, Amerika Serikat, dan hampir setengah dari penduduk dunia mengikuti proses pemilihan umum.

- More than 70 countries, including Indonesia, the United States, and nearly half of the world's population participated in the general election process.

2024
- Rupiah berfluktuasi dan mencapai titik terendah Rp16.458 per Dollar AS pada 21 Juni 2024, mendekati titik terendah Rp16.900 per Dollar AS yang terjadi pada 17 Juni 1998.
- Bank Indonesia dan The Federal Reserve melakukan pemotongan suku bunga untuk pertama kalinya sejak mencapai tingkat suku bunga tertinggi sebesar 6,25% dan 5,25 – 5,50% di era setelah pandemi.

- Rupiah fluctuated and reached a low of IDR16,458 per USD on 21 June 2024, close to the low of IDR16,900 per USD that occurred on 17 June 1998.
- Bank Indonesia and The Federal Reserve cut interest rates for the first time since reaching the highest interest rates of 6.25 per cent and 5.25-5.50 per cent in the post-pandemic era.

LINIMASA Timeline
Tren Trend

Informasi Perubahan Nama
Name Change Information

Hingga tahun 2024, Bank telah mengalami 4 (empat) kali perubahan nama, dengan rincian yang dijelaskan dalam tabel sebagai berikut:

Until 2024, the Bank has experienced 4 (four) name changes, with details explained in the following table:

Keterangan Perubahan Nama
Name Change Information

Tanggal Date	Nama Baru New Name	Dasar Hukum Legal Basis	Catatan Note
28 Agustus 1968 August 28, 1968	The Bank of Tokyo, Ltd.	Surat Direktorat Djenderal Keuangan, Departemen Keuangan Republik Indonesia No. D.15.6.1.5.44 tanggal 24 Agustus 1968 Letter of the Directorate General of Finance, Ministry of Finance of the Republic of Indonesia No. D.15.6.1.5.44 dated August 24, 1968	Pendirian Establishment
1 April 1996 April 1, 1996	The Bank of Tokyo-Mitsubishi, Ltd.	Keputusan Menteri Keuangan Republik Indonesia No. Kep-438/KM.17/1995 tanggal 19 Desember 1995 Decree of the Minister of Finance of the Republic of Indonesia No. Kep-438/KM.17/1995 dated December 19, 1995	Penggabungan usaha antara The Bank of Tokyo, Ltd. dan The Mitsubishi Bank, Ltd. Merger of The Bank of Tokyo, Ltd. and The Mitsubishi Bank, Ltd.
2 Januari 2006 January 2, 2006	The Bank of Tokyo-Mitsubishi UFJ, Ltd.	Keputusan Gubernur Bank Indonesia No. 7/95/KEP.GBI/2005 tanggal 23 Desember 2005 Decree of the Governor of Bank Indonesia No. 7/95/KEP.GBI/2005 dated December 23, 2005	Penggabungan usaha antara The Bank of Tokyo - Mitsubishi, Ltd. dan UFJ Bank, Ltd. Merger of The Bank of Tokyo - Mitsubishi, Ltd. and UFJ Bank, Ltd.
1 April 2018 April 1, 2018	MUFG Bank, Ltd.	Surat Keputusan Deputi Komisioner Pengawas Perbankan I Otoritas Jasa Keuangan No. KEP-4/PB.1/2018 Decree of the Deputy Commissioner for Banking Supervision I of the Financial Services Authority No. KEP-4/PB.1/2018	Penggantian nama Name Change

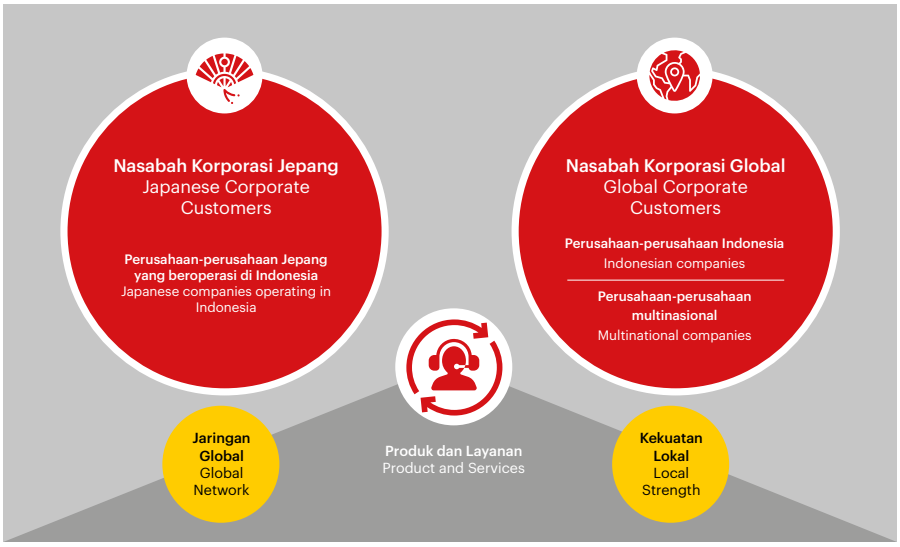
Bidang Usaha [OJK C.4] [GRI 2-6]
Business Lines [FSA C.4] [GRI 2-6]

Dengan merujuk pada kebijakan manajemen Mitsubishi UFJ Financial Group, Inc., MUFG Bank, Ltd., Kantor Cabang Jakarta menjalankan kegiatan usaha. Salah satu prioritas utama dari kebijakan tersebut adalah mengembangkan kegiatan bisnis yang berorientasi pada sektor usaha yang produktif sejalan dengan target pasar yang dituju, serta mengambil peran penting untuk berkontribusi sebagai lembaga intermediasi dalam pasar keuangan di Indonesia yang senantiasa berlandaskan pada prinsip kehati-hatian perbankan.

Kebijakan tersebut juga menjadi rujukan penting dalam pelaksanaan kegiatan utama Bank, yakni melakukan penghimpunan dana dari masyarakat dan melakukan penyaluran kredit kepada individu maupun perusahaan, serta dalam hal kegiatan pendapatan imbal jasa (*fee-based income*).

Line of Business Based on the Articles of Association and conducted during the fiscal Year Referring to the management policy of Mitsubishi UFJ Financial Group, Inc., MUFG Bank, Ltd., Jakarta Branch conducts its business operations. One of the key priorities of this policy is to develop business activities focused on productive sectors aligned with the Bank's target market, while also playing an important role as a financial intermediary in Indonesia's financial market. These efforts are consistently carried out based on the principles of prudent banking.

The policy is also an important reference in the implementation of the Bank's main activities, namely collecting funds from the public and lending to individuals and companies, as well as in terms of fee-based income activities.



Segmen Pasar [GRI 2-6]

Bank menjalankan kegiatan usaha di Indonesia dengan fokus pada bisnis perbankan korporasi. Secara bisnis, fokus pada perbankan korporasi membagi bisnis Bank menjadi dua kelompok segmen nasabah utama: [GRI 2-6]

- Segmen nasabah korporasi Jepang, terdiri dari perusahaan-perusahaan asal Jepang yang beroperasi di Indonesia, atau perwakilan dari entitas-entitas Jepang yang berada di Indonesia; dan
- Segmen nasabah korporasi global, terdiri dari badan usaha milik negara (BUMN), konglomerasi Indonesia, perusahaan-perusahaan nasional utama, lembaga keuangan non-bank, dan perusahaan-perusahaan multinasional yang beroperasi di Indonesia.

Market Segments [GRI 2-6]

The Bank conducts business activities in Indonesia with a focus on corporate banking. In terms of business, the focus on corporate banking divides the Bank's business into two main customer segment groups: [GRI 2-6]

- The Japanese corporate customer segment, consisting of Japanese companies operating in Indonesia, or representatives of Japanese entities located in Indonesia; and
- The global corporate customer segment, consisting of state-owned enterprises (SOEs), Indonesian conglomerates, major national companies, non-bank financial institutions, and multinational companies operating in Indonesia.

Produk dan Layanan
Products and Services

Bank menyediakan produk dan layanan yang berkualitas, bersaing, dan tepat dalam menjawab kebutuhan nasabah sejalan dengan komitmen sebagai Bank yang berpusat pada nasabah (*client-centric*). Bank memiliki tanggung jawab untuk mempertahankan nasabah-nasabah tersebut serta menyambut nasabah-nasabah baru dengan mengakomodasi kebutuhan para nasabah, baik melalui produk yang tersedia atau solusi keuangan yang dibuat secara khusus (*tailor-made*) untuk setiap kebutuhan unik yang dimiliki nasabah, maupun dengan beragam produk dan layanan keuangan lainnya, meliputi:

The Bank provides quality, competitive, and appropriate products and services to meet customer needs in line with its commitment as a client-centric bank. The Bank has a responsibility to retain these customers and welcome new customers by accommodating the needs of customers, either through available products or tailor-made financial solutions for each unique customer need, or with a variety of other financial products and services, including:

KREDIT KORPORASI

Untuk memenuhi kebutuhan pembiayaan nasabah, Bank menawarkan solusi pendanaan melalui kredit dalam berbagai jenis mata uang, baik dari produk dasar (*plain vanilla*) hingga produk yang mutakhir, guna memberikan nilai tambah dan pelayanan terbaik bagi nasabah. Guna mendukung keberlanjutan, Bank juga menawarkan pembiayaan berkelanjutan yang memenuhi prinsip Lingkungan, Sosial, dan Tata Kelola (ESG).

CORPORATE CREDIT

To meet customer financing needs, the Bank offers funding solutions through credit in various currencies, from basic products (plain vanilla) to sophisticated products, in order to provide added value and the best service for customers. In order to support sustainability, the Bank also offers sustainable financing that meets the principles of Environment, Social, and Governance (ESG).

Bank Garansi (*Bank Guarantee*)

Bank menerbitkan jaminan bank (bank garansi) baik bagi nasabah korporasi atau bank.

Bank Guarantee

The Bank issues bank guarantees for both corporate and bank customers.

Pembiayaan Perdagangan (*Trade Finance*)

Bank menyediakan berbagai layanan pembiayaan perdagangan, di antaranya:

- Impor: Penerbitan surat kredit berdokumen (*documentary letter of credit*) dan surat jaminan konsumen.
- Ekspor: Penerusan surat kredit berdokumen, negosiasi dokumen ekspor, dan penagihan baik untuk ekspor maupun impor.

Trade Finance

The Bank provides a variety of trade finance services, including:

- Import: Issuance of documentary letters of credit and consumer guarantee letters.
- Export: Forwarding of documentary letters of credit, negotiation of export documents, and collection for both exports and imports.

Produk FX, Derivatif, Structured Product dan produk lainnya

Global Market MUFG Bank menyediakan berbagai instrumen lindung nilai yang dapat digunakan oleh nasabah untuk melakukan lindung nilai terhadap risiko pasar, antara lain berupa produk FX, Derivatif, Structured Product, dan produk lainnya.

- FX: Spot, Forward, Window Forward, DNDF, FX Swap
- Derivatif: SRF, IRS, IRS with window period, CCS, Coupon Swap, Interest Rate Option (Interest Rate Cap, Interest Rate Floor), Currency Option (Call Option, Put Option), ESG Derivatives

FX Products, Derivatives, Structured Products and other products

MUFG Bank Global Market provides various hedging instruments that can be used by customers to hedge against market risks, including FX products, Derivatives, Structured Products, and other products.

- FX: Spot, Forward, Window Forward, DNDF, FX Swap
- Derivatives: SRF, IRS, IRS with window period, CCS, Coupon Swap, Interest Rate Option (Interest Rate Cap, Interest Rate Floor), Currency Option (Call Option, Put Option), ESG Derivatives

- Structured Product: Call Spread Option, Range Forward Option, Dual Currency Investment, Swap Deposit, Loan with Cap, Loan with Floor, Loan with Collar
- Lainnya: Mix Loan, Synthetic Foreign Currency Loan (SFCL), Single Fix Rate Loan

SIMPANAN

Rekening Giro dan Deposito Berjangka

Bank menyediakan layanan rekening giro dan deposito berjangka dalam mata uang rupiah dan berbagai valuta asing bagi para nasabah. Guna mendukung keberlanjutan, Bank juga menawarkan Deposito Hijau/Deposito Berkelanjutan, di mana dana yang dihimpun akan digunakan untuk mendanai komitmen pembiayaan berkelanjutan yang memenuhi prinsip ESG.

Cek dan Giro

Bank menerbitkan buku cek dan buku giro untuk nasabah.

PEMBAYARAN

Telpay

Melalui perjanjian kerja sama antara Bank dan PT Telekomunikasi Indonesia Tbk. (Telkom), Bank dapat menerima pembayaran tagihan telepon bagi nasabah yang berdomisili di Jakarta Raya dan Jawa Timur (termasuk Surabaya, Malang, dan Madiun). Pelayanan pembayaran tagihan telepon ini terbatas pada pendebitan otomatis rekening nasabah pada Bank.

Praqtis

Melalui perjanjian kerja sama antara Bank dan PT PLN (Persero), maka Bank dapat menerima pembayaran tagihan listrik dari nasabah. Produk PRAQTIS dilakukan melalui fasilitas pendebitan otomatis rekening nasabah pada Bank.

- Structured Product: Call Spread Option, Range Forward Option, Dual Currency Investment, Swap Deposit, Loan with Cap, Loan with Floor, Loan with Collar
- Others: Mix Loan, Synthetic Foreign Currency Loan (SFCL), Single Fix Rate Loan

DEPOSITS

Current Accounts and Time Deposits

The Bank provides current account and time deposit services in rupiah and various foreign currencies for customers. In order to support sustainability, the Bank also offers Green Deposits/Sustainable Deposits, where the funds collected will be used to fund sustainable financing commitments that meet ESG principles.

Checks and Giro

The Bank issues checkbooks and giro books for customers.

PAYMENT

Telpay

Through a cooperation agreement between the Bank and PT Telekomunikasi Indonesia Tbk. (Telkom), the Bank can accept telephone bill payments for customers domiciled in Greater Jakarta and East Java (including Surabaya, Malang, and Madiun). This telephone bill payment service is limited to automatic debiting of customer accounts at the Bank.

Praqtis

Through a cooperation agreement between the Bank and PT PLN (Persero), the Bank can accept electricity bill payments from customers. The PRAQTIS product is carried out through an automatic debit facility for customer accounts at the Bank.

Produk dan Layanan
Products and Services

PEMBAYARAN PAJAK SECARA DARING (*ONLINE E-TAX*)
Sebagai salah satu Bank Persepsi, Bank menyediakan fasilitas pembayaran pajak secara daring dengan mengaktifkan sistem daring dengan kantor pajak.

Global Cash Management System Plus (GCMS+)
Sistem GCMS+ yang disediakan oleh Bank memungkinkan nasabah untuk melakukan berbagai macam transaksi melalui komputer mereka. Layanan yang disediakan oleh GCMS+ antara lain: Transaksi yang menyangkut informasi nasabah, pengiriman uang dalam bentuk Rupiah dan valuta asing, penerbitan deposito, pembukaan surat kredit berdokumen, jaminan bank, dan pengiriman instruksi perbankan lainnya.

Perdagangan Berbasis Web (*Web-trading*) (FX@MUFG)
Perdagangan berbasis web (*web trading*) adalah suatu sistem perdagangan elektronik yang memungkinkan nasabah melakukan transaksi valuta asing melalui jalur daring yang aman, menggunakan kode log masuk, dan sertifikat digital.

Skema Pembelian Piutang
Bank menyediakan layanan pembayaran piutang dengan diskon. Dengan layanan ini, nasabah Bank dapat menerima uang tunai tanpa harus menunggu periode pembayaran piutang jatuh tempo. Layanan ini dapat membantu nasabah meningkatkan arus kas dalam kegiatan operasional bisnisnya.

Pembiayaan Vendor
Bank menyediakan sumber pendanaan alternatif untuk vendor/pemasok dari nasabah Bank. Atas permintaan dari nasabah Bank, Bank dapat melakukan diskonto atas piutang vendor atau pemasok yang jatuh tempo dari nasabah Bank.

MUFG Domestic Network Service (MUFG DOORS)
Layanan Jaringan Domestik MUFG (MUFG Doors) adalah layanan kerja sama antara Bank dengan Bank Danamon Indonesia Tbk. (Danamon) dalam hal pengelolaan uang tunai dan instrumen lainnya seperti warkat cek dan bilyet giro. Terdapat dua jenis layanan: aspek penerimaan dana, cek dan bilyet giro maupun dalam hal penarikan dana tunai.

Virtual Account
Layanan Rekening Virtual (*Virtual Account*) adalah layanan untuk mempermudah rekonsiliasi penerimaan pembayaran bagi nasabah dengan memberikan pengenal khusus (nomor virtual) untuk setiap pelanggan/pengirim dana. Nomor rekening virtual ini terdiri dari 4 (empat) angka yang dialokasikan oleh Bank dan 1-12 angka yang bebas dialokasikan oleh nasabah untuk pelanggan/pengirim dana. Rekening virtual ini tersedia dalam berbagai mata uang seperti Rupiah, USD dan JPY.

ONLINE TAX PAYMENT (ONLINE E-TAX)
As one of the Perception Banks, the Bank provides online tax payment facilities by activating an online system with the tax office.

Global Cash Management System Plus (GCMS+)
The GCMS+ system provided by the Bank allows customers to carry out various transactions via their computers. Services provided by GCMS+ include: Transactions involving customer information, money transfers in Rupiah and foreign currencies, issuance of deposits, opening of documentary credit letters, bank guarantees, and sending other banking instructions.

Web-Trading (FX@MUFG)
Web-trading is an electronic trading system that allows customers to conduct foreign exchange transactions through a secure online channel, using login codes, and digital certificates.

Receivables Purchase Scheme
The Bank provides discounted receivables payment services. With this service, Bank customers can receive cash without having to wait for the receivables payment period to fall due. This service can help customers improve cash flow in their business operations.

Vendor Financing
The Bank offers alternative funding solutions for vendors and suppliers of its customers. Upon request from a Bank customer, Banks can discount receivables from vendors or suppliers that are due from Bank customers.

MUFG Domestic Network Service (MUFG DOORS)
MUFG Domestic Network Service (MUFG Doors) is a cooperation service between the Bank and Bank Danamon Indonesia Tbk. (Danamon) in terms of managing cash and other instruments such as checks and demand drafts. There are two types of services: aspects of receiving funds, checks and demand drafts and in terms of cash withdrawals.

Virtual Account
The Virtual Account Service is designed to simplify the reconciliation of incoming payments by assigning a unique identifier (virtual number) to each customer or fund sender. This virtual account number comprises 4 digits allocated by the Bank and 1 to 12 digits determined by the customer for identifying the payer. Available in multiple currencies—including Rupiah, USD, and JPY—this service enhances efficiency and accuracy in managing and tracking payment transactions.

Global Payment Hub

Global Payment Hub adalah produk manajemen kas yang menjembatani komunikasi data antara sistem Bank dan sistem nasabah, baik dalam hal pengiriman instruksi pembayaran maupun laporan rekening melalui koneksi langsung atau *host-to-host*. *Global Payment Hub* menggunakan mekanisme pengamanan 2 cara (2 *ways authentication*) untuk mengotentifikasi koneksi antara Bank dan nasabah. Layanan yang dapat dinikmati di *Global Payment Hub* adalah instruksi pembayaran, status data pembayaran, dan laporan rekening.

Domestic Cash Pooling Service

Layanan Pemusatan Kas Domestik (*Domestic Cash Pooling Service*) adalah layanan yang memberikan kemudahan untuk nasabah korporasi dalam pengaturan pengelolaan dana rekening-rekening perusahaan dan/atau grup perusahaan dengan cara pemindahan dana dari rekening yang satu ke rekening yang lain secara otomatis pada jadwal yang ditentukan oleh nasabah.

PRODUK DAN LAYANAN YANG TELAH BERAKHIR [GRI 2-6] [OJK C.6, F.29]

Pada tahun 2024, Bank tidak memiliki produk dan layanan yang telah berakhir, sehingga tidak ada informasi yang bisa disampaikan pada laporan tahun ini.

PEMBIAYAAN USAHA MIKRO, KECIL, DAN MENENGAH (UMKM)

Sebagai bank yang fokus pada bisnis perbankan korporasi, Bank senantiasa mendukung berbagai perusahaan, baik lokal maupun asing, untuk mengembangkan usahanya. Hal ini selaras dengan peran Bank sebagai perantara dalam pasar keuangan di Indonesia. Selain itu, Bank juga mendukung Usaha Mikro, Kecil, dan Menengah (UMKM) dengan memberikan pembiayaan melalui Lembaga Jasa Keuangan (LJK) Non-Bank dan pembiayaan rantai pasok, dengan tetap menerapkan prinsip kehati-hatian dalam proses pembiayaannya. Langkah ini sejalan dengan strategi MUFG dalam menyediakan layanan keuangan komprehensif bagi nasabah dan mendukung perekonomian Indonesia.

Global Payment Hub

Global Payment Hub is a cash management product that bridges data communication between the Bank's system and the customer's system, both in terms of sending payment instructions and account statements through direct or host-to-host connections. Global Payment Hub uses a 2-way authentication security mechanism to authenticate the connection between the Bank and the customer. Services that can be enjoyed at Global Payment Hub are payment instructions, payment data status, and account statements.

Domestic Cash Pooling Service

The Domestic Cash Pooling Service offers corporate customers a convenient solution for managing their company and/or group accounts by automatically transferring funds between accounts based on a schedule set by the customer. This service streamlines cash flow management and optimizes liquidity across multiple accounts within the same corporate group.

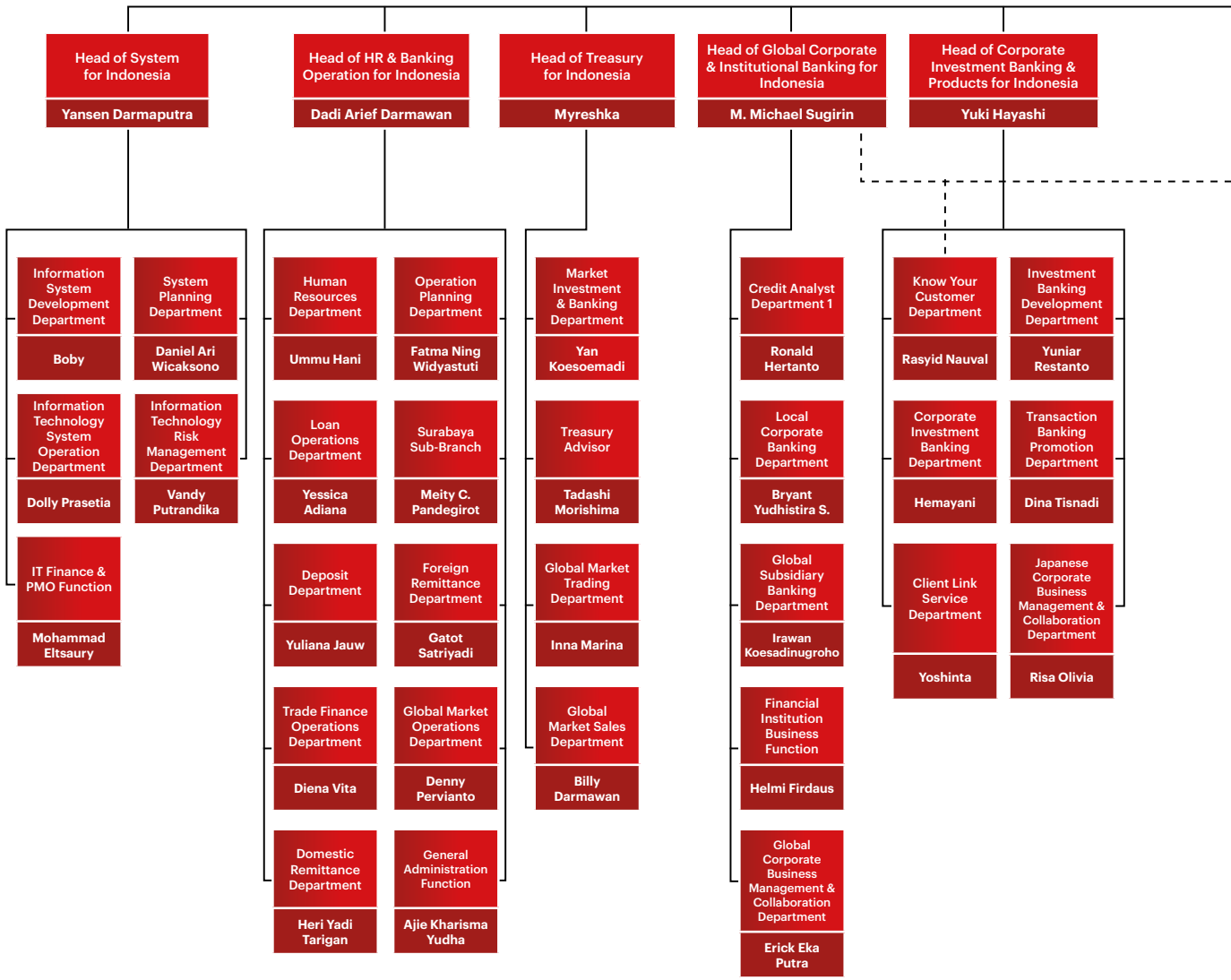
PRODUCTS AND SERVICES THAT HAVE ENDED [GRI 2-6] [OJK C.6, F.29]

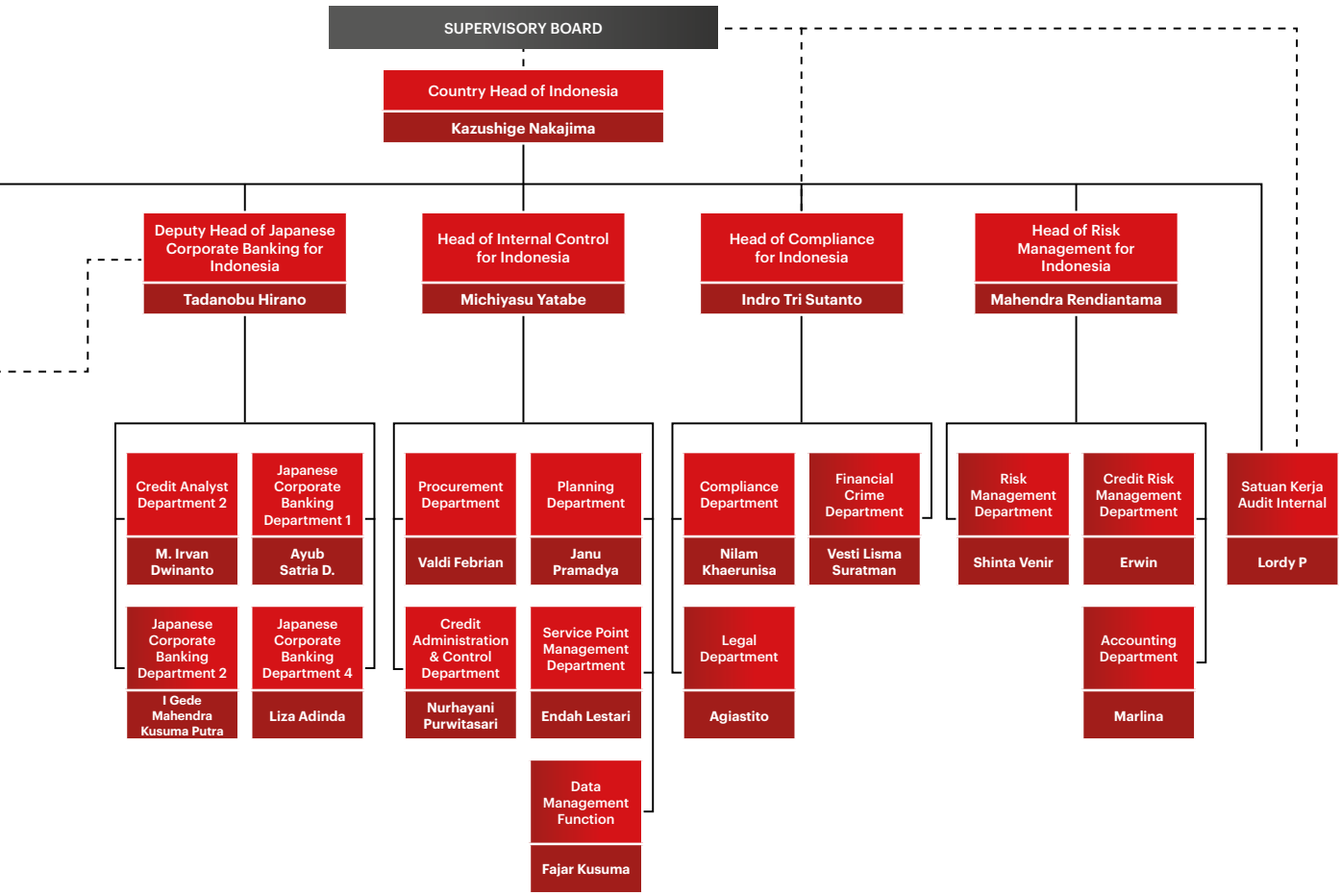
In 2024, the Bank did not have any products and services that had ended, so there is no information that can be submitted in this year's report.

MICRO, SMALL, AND MEDIUM ENTERPRISES (MSMEs) FINANCING

As a bank specializing in corporate banking, the Bank consistently supports the growth and development of various businesses, both local and international. This commitment aligns with the Bank's role as a financial intermediary in the Indonesian market. In addition, the Bank extends its support to Micro, Small, and Medium Enterprises (MSMEs) by providing financing through Non-Bank Financial Institutions (NBFIs) and supply chain financing, while upholding prudent credit practices. These efforts reflect MUFG's broader strategy of delivering comprehensive financial services to customers and contributing to the advancement of the Indonesian economy.

Struktur Organisasi
Organizational Structure




SUPERVISORY BOARD
Country Head of Indonesia
Kazushige Nakajima
Deputy Head of Japanese Corporate Banking for Indonesia
Tadanobu Hirano
Head of Internal Control for Indonesia
Michiyasu Yatabe
Head of Compliance for Indonesia
Indro Tri Sutanto
Head of Risk Management for Indonesia
Mahendra Rendiantama
Credit Analyst Department 2
M. Irvan Dwinanto
Japanese Corporate Banking Department 1
Ayub Satria D.
Japanese Corporate Banking Department 2
I Gede Mahendra Kusuma Putra
Japanese Corporate Banking Department 4
Liza Adinda
Procurement Department
Valdi Febrian
Planning Department
Janu Pramadya
Credit Administration & Control Department
Nurhayani Purwitasari
Service Point Management Department
Endah Lestari
Data Management Function
Fajar Kusuma
Compliance Department
Nilam Khaerunisa
Financial Crime Department
Vesti Lisma Suratman
Legal Department
Agiastito
Risk Management Department
Shinta Venir
Credit Risk Management Department
Erwin
Accounting Department
Marlina
Satuan Kerja Audit Internal
Lordy P

Visi, Misi, dan Budaya Perusahaan
Vision, Mission, and Corporate Cultures

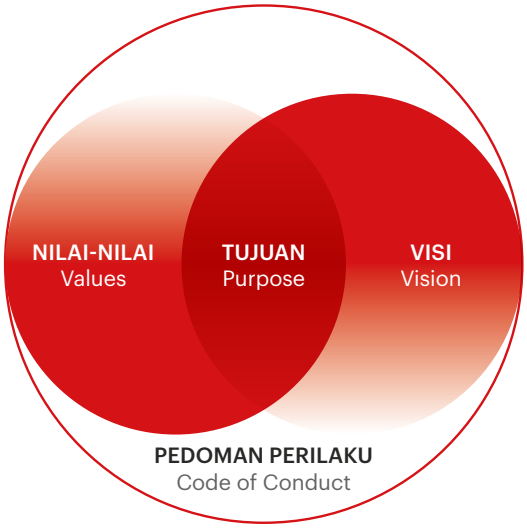
Sebagai bagian dari Mitsubishi UFJ Financial Group (MUFG) dan sebagai kantor cabang dari MUFG Bank, Ltd., entitas perbankan inti dari MUFG, MUFG Bank, Ltd., Kantor Cabang Jakarta ("Bank") turut mendukung visi dan misi kelompok usaha, "Komitmen untuk memberdayakan masa depan yang lebih cerah." Filosofi bank, sejalan dengan filosofi grup, terangkum dalam MUFG Way (Cara MUFG) yang telah diresmikan pada tanggal 1 April 2021.

As a member of Mitsubishi UFJ Financial Group, Inc. (MUFG), and as a branch of MUFG Bank, Ltd., MUFG Bank, Ltd., the Jakarta Branch supports the business group's purpose, "Committed to empowering a brighter future." The Bank's philosophy, in line with the group's philosophy, is summarized in the MUFG Way, which is launched on April 1, 2021.

MUFG WAY

MUFG Way berperan sebagai kebijakan dasar dalam melakukan setiap aktivitas usaha, dan menyediakan panduan bagi seluruh aktivitas di dalam grup. MUFG Way juga menjadi landasan bagi seluruh keputusan manajemen, termasuk penyusunan strategi manajemen dan perencanaan manajemen, serta menjadi nilai inti bagi seluruh karyawan.

MUFG Way serves as the basic policy in conducting business activities, and provides guidelines for all group activities. Further, MUFG Way becomes the foundation of management decisions, including the formulation of management strategies and management plans, and serves as the core value for all employees.



Tujuan
Purpose

Berkomitmen untuk memberdayakan masa depan yang lebih cerah.

Committed to empowering a brighter future.

Nilai-Nilai
Values

1. **Integritas dan Tanggung Jawab**
   Integrity and Responsibility
2. **Profesionalisme dan Kerja Sama Tim**
   Professionalism and Teamwork
3. **Tantangan dan Kelincahan**
   Challenge and Agility

Visi Kami
Our Vision

Menjadi grup jasa keuangan paling terpercaya di dunia.

Be the world's most trusted financial group.

Pedoman Tata Perilaku MUFG

MUFG Code of Conduct

MUFG memiliki serta menjalankan Pedoman Tata Perilaku MUFG (*MUFG Code of Conduct*) yang berlaku secara global dan di tingkat grup, yang menjadi acuan bagi setiap individu Bank, baik pada jajaran manajemen maupun karyawan dalam berperilaku dan mengambil keputusan dalam aktivitas bisnis sehari-hari, yang sejalan dengan Visi Perusahaan MUFG. Secara spesifik, Pedoman Tata Perilaku MUFG bertujuan untuk menjadi pedoman bagi karyawan untuk memastikan keputusan yang diambil adalah keputusan yang benar dan tepat.

Bank telah menetapkan Pedoman Tata Perilaku MUFG, yang isinya mencakup hal-hal sebagai berikut:

1. *Customer Focus* (Fokus terhadap Nasabah)
2. *Responsibility* as a Corporate Citizen (Tanggung Jawab Sebagai Warga Perusahaan)
3. *Behaviors in the Workplace* (Perilaku di Tempat Kerja)

MUFG upholds and enforces the MUFG Code of Conduct, which is applied globally across the group. This Code serves as a guiding framework for all individuals within the Bank—both management and employees—in their conduct and decision-making throughout daily business activities, in alignment with MUFG's Corporate Vision. Its primary purpose is to provide clear guidance to employees, helping ensure that every decision made is both appropriate and ethically sound.

The Bank has established the MUFG Code of Conduct, which includes the following:

1. Customer Focus
2. Responsibility as a Corporate Citizen
3. Behaviors in the Workplace

Makna Identitas Bank
Bank Identity Meaning

Symbolmark MUFG Global *Logotype*

LOGO GLOBAL MUFG

Logo global MUFG adalah simbol upaya bersama kami sebagai grup jasa keuangan utama untuk secara komprehensif dan fleksibel menjawab kebutuhan finansial nasabah kami. Logo tersebut dimaksudkan untuk menunjukkan kedalaman, relevansi, dan kualitas jasa keuangan yang kami tawarkan melalui upaya bersama Grup.

Logo global MUFG terdiri dari dua elemen, yang bersama memegang peran penting: *symbolmark* dan *logotype* global MUFG.

MUFG GLOBAL LOGO

MUFG's global logo is a symbol of our collective efforts as a leading financial services group to comprehensively and flexibly address the financial needs of our customers. The logo is intended to demonstrate the depth, relevance and quality of the financial services we offer through the Group's collective efforts.

MUFG's global logo consists of two elements, which together play a vital role: the symbolmark and the MUFG global logotype.

Penjelasan *Symbolmark*
Symbolmark Story

Symbolmark Grup menunjukkan lingkaran yang saling bertindih, yang melambangkan "jasa keuangan komprehensif yang ditawarkan dari upaya bersama Grup" dan "layanan ramah yang nasabah dapat kenali".

Selain itu, lingkaran di tengah menggambarkan sinergi Grup, sementara lingkaran yang beririsan di luar melambangkan skala global Grup, yang dengan demikian mewakili tujuan Grup untuk membangun "grup jasa keuangan komprehensif utama secara global" yang menyediakan layanan berkualitas tinggi di seluruh kawasan dan seluruh sektor bisnis.

The Symbolmark for the Group features overlapping circles, which represent the "comprehensive financial services generated from the Group's collective efforts" and "friendly services that customers identify with".

In addition, the center circle symbolizes the synergy of the Group while the outside intersecting circles represent the Group's global scale, thereby representing the Group's goal to build a 'premier comprehensive global financial group' that provides high-quality services in all regions and in all business sectors".

Penjelasan *Logotype* Global MUFG
MUFG Global Logotype Story

Desain *logotype* global MUFG yang bersih dan sederhana menunjukkan stabilitas dan memberikan kesan keabadian yang unik untuk jenama MUFG. Desain tersebut tidak hanya melambangkan ambisi Grup dan kepercayaan diri dalam apa yang kami lakukan, melainkan wujud dan rasa *logotype* global MUFG juga menegaskan kembali identitas Grup sebagai institusi jasa keuangan yang dapat dipercaya dan dapat diandalkan.

The clean and straightforward design of the MUFG global logotype expresses stability and conveys a sense of distinctive timelessness to the MUFG brand. The design does not only symbolize the Group's ambition and confidence in what we do, but the look and feel of the MUFG global logotype also reinforces the Group's identity as a trustworthy and reliable financial institution.

Warna Perusahaan MUFG
MUFG Corporate Colors

Warna Merah MUFG dan Abu-abu MUFG adalah warna perusahaan resmi kami, dan merupakan warna utama dalam sistem MUFG.

Red and Grey at MUFG logotype are our official corporate colors, and are the predominant colors in the MUFG system.

Penjelasan Palet Warna MUFG
Meski minimal dan sederhana, palet warna MUFG adalah perayaan visual dari DNA jenama kami. Ia melambangkan siapa kami seiring kami mewujudkan Visi Perusahaan kami.

Bersemangat dan enerjetik, Merah MUFG mengantarkan perasaan dinamisme dan menunjukkan ambisi dan gelora grup jasa keuangan untuk menjadi landasan kekuatan yang mendorong pertumbuhan berkelanjutan di dunia. Selain itu, Merah MUFG dan Abu-abu MUFG saling melengkapi untuk menyatakan rasa kekuatan dan percaya diri. Bersama-sama, mereka memperkokoh bagaimana kami mendengarkan nasabah kami secara seksama dan menempatkan prioritas tertinggi untuk melindungi kepentingan mereka.

Palet warna MUFG lebih dari sekedar estetika—ia adalah perlambang dari siapa kami dan menegaskan identitas tersebut dalam setiap wujud komunikasi.

MUFG Color Palette Story
Despite being minimal and simple, the MUFG color palette is a visual celebration of our brand's DNA. It symbolizes who we are as we deliver our Corporate Vision.

Vibrant and energetic, the MUFG Red conveys dynamism and speaks to the financial group's ambition and drive to be a foundation of strength that fosters sustainable growth in our world. Moreover, MUFG Red and MUFG Grey complement each other to express strength and confidence. Together, they reinforce how we listen to our clients thoughtfully and determine the highest priority on protecting their interests.

The MUFG color palette is more than just aestheticsm—it is a representation of who we are and it reinforces that identity in every communication means.

Profil Dewan Pengawas
Supervisory Board Profile

Yutaka Fujishiro

Managing Director, Head of Planning Office for Asia, MUFG Bank, Ltd.

Menjabat sejak April 2023 | Serving since April 2023

Data Pribadi
Warga negara Jepang, Berusia 52 tahun.

Pendidikan
- Bachelor of Law, dari University of Tokyo, Japan (1996).

Pengalaman Kerja
- Officer, Bank of Tokyo-Mitsubishi, Tokyo Branch (Kyobashi), Bank of Tokyo-Mitsubishi (1996).
- Manager, Japanese Corporate Department, London Branch, Bank of Tokyo-Mitsubishi (2003).
- Vice President and Director of the Strategic Alliance and Governance, Planning Division for the Americas, New York Branch, MUFG Bank (2006).
- Head of Planning and Strategy for Global Human Resources Asia, Singapore Branch, MUFG Bank (2015).
- Chief Manager of the Chairman's Office of the Japanese Bankers Association, Tokyo Branch, MUFG Bank (2017).
- Managing Director, Deputy Head of Global Corporate and Investment Banking for Asia Pacific, Singapore Branch, MUFG Bank (2020-2023).
- Managing Director, Chief of Staff for Asia Pacific, Singapore Branch, MUFG Bank (2023 - sekarang).

Hubungan Afiliasi
Tidak memiliki hubungan afiliasi dengan anggota Direksi lain, anggota Dewan Komisaris, dan pemegang saham.

Personal Data
Japanese citizen, 52 years old.

Education
Bachelor of Law, from University of Tokyo, Japan (1996).

Work Experience
- Officer, Bank of Tokyo-Mitsubishi, Tokyo Branch (Kyobashi), Bank of Tokyo-Mitsubishi (1996).
- Manager, Japanese Corporate Department, London Branch, Bank of Tokyo-Mitsubishi (2003).
- Vice President and Director of the Strategic Alliance and Governance, Planning Division for the Americas, New York Branch, MUFG Bank (2006).
- Head of Planning and Strategy for Global Human Resources Asia, Singapore Branch, MUFG Bank (2015).
- Chief Manager of the Chairman's Office of the Japanese Bankers Association, Tokyo Branch, MUFG Bank (2017).
- Managing Director, Deputy Head of Global Corporate and Investment Banking for Asia Pacific, Singapore Branch, MUFG Bank (2020-2023).
- Managing Director, Chief of Staff for Asia Pacific, Singapore Branch, MUFG Bank (2023 - present).

Affiliated Relationships
Has no affiliated relationships with other members of the Board of Directors, members of the Board of Commissioners, and shareholders.

Data Pribadi
Warga negara Singapura, Berusia 53 tahun.

Pendidikan
- B.S. in Finance/Economics, dari Salem State College, Amerika Serikat (1993).
- Master in Business Administration, dari Bentley College, Amerika Serikat (1994).

Pengalaman Kerja
- Securities Compliance Examiner, United States Securities and Exchange Commission (1995).
- Senior Staff Accountant, United States Securities and Exchange Commission (1999).
- Vice President, Compliance Review Director, Lehman Brothers Asia (2002).
- Vice President, Acting Head of Internal Audit, Lehman Brothers Asia (2003).
- Senior Vice President, Asia ex-Japan Audit Head, Hong Kong, Lehman Brothers Asia (2005).
- Senior Vice President, Asia ex-Japan Audit Head, Singapore, Lehman Brothers Asia (2008).
- Managing Director, Head of Internal Audit, Asia Region, Hong Kong, Daiwa Capital Markets (2008).
- Managing Director, Head of Internal Audit, Asia Region, Singapore, Daiwa Capital Markets (2011).
- Audit Director, Quality Assurance, Institutional Clients Group, Citibank N.A. Singapore (2013).
- General Manager, Internal Audit and Credit Examination Division (Singapore), Bank of Tokyo-Mitsubishi UFJ (2017).
- Managing Director, Head of Internal Audit Office for Asia (AIAO), MUFG Bank (2019 – sekarang).

Hubungan Afiliasi
Tidak memiliki hubungan afiliasi dengan anggota Direksi lain, anggota Dewan Komisaris, dan pemegang saham.

Andre Painchaud

Managing Director, Head of Internal Audit Office for Asia, MUFG Bank, Ltd.

Menjabat sejak November 2019 | Serving since November 2019

Personal Data
Singaporean citizen, 53 years old.

Education
- B.S. in Finance/Economics, from Salem State College, United States (1993).
- Master in Business Administration, from Bentley College, United States (1994).

Work Experience
- Securities Compliance Examiner, United States Securities and Exchange Commission (1995).
- Senior Staff Accountant, United States Securities and Exchange Commission (1999).
- Vice President, Compliance Review Director, Lehman Brothers Asia (2002).
- Vice President, Acting Head of Internal Audit, Lehman Brothers Asia (2003).
- Senior Vice President, Asia ex-Japan Audit Head, Hong Kong, Lehman Brothers Asia (2005).
- Senior Vice President, Asia ex-Japan Audit Head, Singapore, Lehman Brothers Asia (2008).
- Managing Director, Head of Internal Audit, Asia Region, Hong Kong, Daiwa Capital Markets (2008).
- Managing Director, Head of Internal Audit, Asia Region, Singapore, Daiwa Capital Markets (2011).
- Audit Director, Quality Assurance, Institutional Clients Group, Citibank N.A. Singapore (2013).
- General Manager, Internal Audit and Credit Examination Division (Singapore), Bank of Tokyo-Mitsubishi UFJ (2017).
- Managing Director, Head of Internal Audit Office for Asia (AIAO), MUFG Bank (2019 – present).

Affiliated Relationship
Has no affiliated relationship with other members of the Board of Directors, members of the Board of Commissioners, and shareholders.

Profil Dewan Pengawas
Supervisory Board Profile

Yasuhiko Togo

Managing Director, Head of Risk Management Office for Asia, MUFG Bank, Ltd.

Menjabat sejak Mei 2022 | Serving since May 2022

Data Pribadi
Warga negara Jepang, berusia 49 tahun.

Pendidikan
Bachelor of Arts Economics, dari Keio University, Jepang (1998).

Pengalaman Kerja
- Officer, Bank of Tokyo-Mitsubishi (1998).
- Manager, Planning and Risk Control, Tokyo-Mitsubishi International plc (2002).
- Manager, Structuring Business Group, Mitsubishi Securities International plc (2004).
- Manager, Credit Portfolio Management Division, Bank of Tokyo-Mitsubishi UFJ (2007).
- Senior Manager, Asia Credit Portfolio Management Office, Bank of Tokyo-Mitsubishi UFJ (2012).
- Senior Manager, Global Human Resources Office, Bank of Tokyo-Mitsubishi UFJ (2015).
- Head of Planning and Performance & Rewards for Asia, Global Human Resources for Asia, MUFG Bank (2017).
- Head of Financial Resources Management, Corporate Planning Division, MUFG Bank, (2020).
- Chief Risk Officer for Asia, Head of Risk Management Office for Asia, MUFG Bank (2022 – sekarang).

Hubungan Afiliasi
Tidak memiliki hubungan afiliasi dengan anggota Direksi lain, anggota Dewan Komisaris, dan pemegang saham.

Personal Data
Japanese citizen, 49 years old.

Education
Bachelor of Arts Economics, from Keio University, Japan (1998).

Work Experience
- Officer, Bank of Tokyo-Mitsubishi (1998).
- Manager, Planning and Risk Control, Tokyo-Mitsubishi International plc (2002).
- Manager, Structuring Business Group, Mitsubishi Securities International plc (2004).
- Manager, Credit Portfolio Management Division, Bank of Tokyo-Mitsubishi UFJ (2007).
- Senior Manager, Asia Credit Portfolio Management Office, Bank of Tokyo-Mitsubishi UFJ (2012).
- Senior Manager, Global Human Resources Office, Bank of Tokyo-Mitsubishi UFJ (2015).
- Head of Planning and Performance & Rewards for Asia, Global Human Resources for Asia, MUFG Bank (2017).
- Head of Financial Resources Management, Corporate Planning Division, MUFG Bank, (2020).
- Chief Risk Officer for Asia, Head of Risk Management Office for Asia, MUFG Bank (2022 – present).

Affiliated Relationships
Has no affiliated relationships with other members of the Board of Directors, members of the Board of Commissioners, and shareholders.

Data Pribadi
Warga negara Inggris, Berusia 44 tahun.

Pendidikan
- Bachelor of Laws (LLB), dari University of Wales, Aberystwyth (2001).
- Masters of International Business Laws (LLM), dari the University of Wales, Aberystwyth (2003).

Pengalaman Kerja
- Associate – Compliance – Lloyds TSB (Financial Markets Division) (2004).
- Assistant Manager, Compliance – Lloyds TSB (Financial Markets Division) (2006).
- Assistant Manager Control Room Compliance, APAC – Royal Bank of Scotland NV (formerly ABN AMRO) and Plc, Hong Kong (2007).
- Manager Control Room Compliance, APAC – Royal Bank of Scotland NV (formerly ABN AMRO) and Plc, Hong Kong (2009).
- Head of Control Room Compliance, APAC – Royal Bank of Scotland NV (formerly ABN AMRO) and Plc, Hong Kong (2010).
- Head of Compliance Control Room – CLSA Limited (2011).
- Director, Banking Compliance APAC & Head of Conduct & Regulatory Affairs, Hong Kong – Royal Bank of Scotland Plc, Hong Kong (2013).
- Head of Compliance, Hong Kong and Head of Control Room Asia - Rabobank Hong Kong Branch (2015)
- Managing Director Head of Regulatory Compliance Department, Compliance Office for Asia - Hong Kong - MUFG Bank (2018).
- Managing Director, Head of Asia Group 2 and Joint Deputy Regional Chief Compliance Officer - MUFG Bank (2022).
- Managing Director, Deputy Regional Chief Compliance Officer - Compliance Office for Asia - MUFG Bank (2021).
- Managing Director, Regional Chief Compliance Officer & Head of Compliance Office for Asia - MUFG Bank (2022 – sekarang).

Hubungan Afiliasi
Tidak memiliki hubungan afiliasi dengan anggota Direksi lain, anggota Dewan Komisaris, dan pemegang saham.

Christopher Mark Davies

Managing Director, Regional Chief Compliance Officer, MUFG Bank, Ltd.

Menjabat sejak Juli 2022 | Serving since July 2022

Personal Data
British citizen, 44 years old.

Education
- Bachelor of Laws (LLB), from the University of Wales, Aberystwyth (2001).
- Masters of International Business Laws (LLM), from the University of Wales, Aberystwyth (2003).

Work Experience
- Associate – Compliance – Lloyds TSB (Financial Markets Division) (2004).
- Assistant Manager, Compliance – Lloyds TSB (Financial Markets Division) (2006).
- Assistant Manager Control Room Compliance, APAC – Royal Bank of Scotland NV (formerly ABN AMRO) and Plc, Hong Kong (2007).
- Manager Control Room Compliance, APAC – Royal Bank of Scotland NV (formerly ABN AMRO) and Plc, Hong Kong (2009).
- Head of Control Room Compliance, APAC – Royal Bank of Scotland NV (formerly ABN AMRO) and Plc, Hong Kong (2010).
- Head of Compliance Control Room – CLSA Limited (2011).
- Director, Banking Compliance APAC & Head of Conduct & Regulatory Affairs, Hong Kong – Royal Bank of Scotland Plc, Hong Kong (2013).
- Head of Compliance, Hong Kong and Head of Control Room Asia - Rabobank Hong Kong Branch (2015)
- Managing Director Head of Regulatory Compliance Department, Compliance Office for Asia - Hong Kong - MUFG Bank (2018).
- Managing Director, Head of Asia Group 2 and Joint Deputy Regional Chief Compliance Officer - MUFG Bank (2022).
- Managing Director, Deputy Regional Chief Compliance Officer - Compliance Office for Asia - MUFG Bank (2021).
- Managing Director, Regional Chief Compliance Officer & Head of Compliance Office for Asia - MUFG Bank (2022 – present).

Affiliated Relationships
Has no affiliated relationships with other members of the Board of Directors, members of the Board of Commissioners, and shareholders.

Manajemen MUFG Bank, Ltd.

MUFG Bank. Ltd. Management

1. Dadi Arief Darmawan • 2. Yansen Darmaputra •
3. Myreshka • 4. Michiyasu Yatabe • 5. Tadanobu Hirano •
6. Kazushige Nakajima • 7. Mahendra Rendiantama •
8. Yuki Hayashi • 9. Michael Sugirin • 10. Indro Tri Sutanto

Profil Manajemen
Management Profile

Kazushige "Kazu" Nakajima

Executive Officer, Country Head of Indonesia

Menjabat Sejak 27 Mei 2022 | Serving Since May 27, 2022

Data Pribadi
Warga negara Jepang, berusia 54 tahun. Domisili DKI Jakarta.

Riwayat Penunjukan
Pengangkatan menerima persetujuan dari Otoritas Jasa Keuangan setelah melalui uji kelayakan dan kepatutan melalui Surat Otoritas Jasa Keuangan No. KEP-56/D.03/2022 tanggal 14 April 2022.

Pendidikan
- Bachelor of Economics dari Hitotsubashi University, Jepang (1993).
- Master of Business Administration (Executive) dari London Business School, London - Inggris (2021).

Pengalaman Kerja
- Retail & Corporate Banking, Bank of Tokyo (1995).
- Planning and Operations, Bank of Tokyo Mitsubishi - Cabang Jakarta/Secondee di Bank Dagang Negara Cabang Semarang (1999).
- International Business Development Division, Bank of Tokyo Mitsubishi (2001).
- Manager, Corporate Banking Division, Bank of Tokyo Mitsubishi (2006).
- Vice President, M&A Advisory/Healthcare-sector coverage, Mitsubishi UFJ Securities (2009).
- Senior Manager, Global Planning Division/Asia Planning Division, MUFG Bank, Tokyo (2013).
- Chief Manager, Planning Division for Asia & Oceania, MUFG Bank, Singapura (2016).
- Managing Director, Deputy Head of Asian Corporate Banking for Americas, MUFG Union Bank, New York (2018).
- Managing Director, Head Of Japanese Corporate Banking for EMEA, MUFG Bank, London (2022).
- Executive Officer, Country Head of Indonesia, MUFG Bank, Ltd., Kantor Cabang Jakarta (2022 - sekarang).

Personal Data
Japanese citizen, 54 years old. Domiciled in DKI Jakarta.

Appointment History
The appointment received approval from the Financial Services Authority after going through the fit and proper test through the Financial Services Authority Letter No. KEP-56/D.03/2022 dated April 14, 2022.

Education
- Bachelor of Economics from Hitotsubashi University, Japan (1993).
- Master of Business Administration (Executive) from London Business School, London - England (2021).

Work Experience
- Retail & Corporate Banking, Bank of Tokyo (1995).
- Planning and Operations, Bank of Tokyo Mitsubishi - Cabang Jakarta/Secondee di Bank Dagang Negara Cabang Semarang (1999).
- International Business Development Division, Bank of Tokyo Mitsubishi (2001).
- Manager, Corporate Banking Division, Bank of Tokyo Mitsubishi (2006).
- Vice President, M&A Advisory/Healthcare-sector coverage, Mitsubishi UFJ Securities (2009).
- Senior Manager, Global Planning Division/Asia Planning Division, MUFG Bank, Tokyo (2013).
- Chief Manager, Planning Division for Asia & Oceania, MUFG Bank, Singapura (2016).
- Managing Director, Deputy Head of Asian Corporate Banking for Americas, MUFG Union Bank, New York (2018).
- Managing Director, Head Of Japanese Corporate Banking for EMEA, MUFG Bank, London (2022).
- Executive Officer, Country Head of Indonesia, MUFG Bank, Ltd., Jakarta Branch (2022 - present).

Profil Manajemen
Management Profile

Michiyasu Yatabe

Managing Director, Head of Internal Control for Indonesia

Menjabat Sejak 12 Agustus 2022 | Serving Since August 12, 2022

Data Pribadi
Warga negara Jepang, berusia 49 tahun. Domisili di Jakarta.

Riwayat Penunjukan
Pengangkatan disetujui oleh Otoritas Jasa Keuangan setelah melalui uji kelayakan dan kepatutan melalui Surat Otoritas Jasa Keuangan No. KEP-105/D.03/2022 tanggal 6 Juli 2022.

Pendidikan
- Bachelor of Economics dari Keio University, Jepang (1998).

Pengalaman Kerja
- Retail and Corporate Banking, Bank of Tokyo-Mitsubishi (2001).
- Research Analyst, Research Office, Bank of Tokyo-Mitsubishi (2004).
- Manager, Corporate Research Division Singapore, Bank of Tokyo-Mitsubishi UFJ., Ltd. (2012).
- Senior Manager, Corporate Investment Banking Division, Bank of Tokyo-Mitsubishi UFJ., Ltd. (2014).
- Senior Manager, Corporate Planning Division, Bank of Tokyo-Mitsubishi UFJ., Ltd. (2017).
- Managing Director, Head of Internal Communications, Corporate Communication Division, MUFG Bank Ltd. (2019).
- Managing Director, Global Financial Crimes Division Planning, MUFG Bank Ltd. (2022).
- Managing Director, Head of Internal Control for Indonesia, MUFG Bank Ltd., Kantor Cabang Jakarta (2022 - sekarang).

Personal Data
Japanese citizen, 49 years old. Domiciled in Jakarta.

Appointment History
Appointment was approved by the Financial Services Authority after undergoing a fit and proper test through the Financial Services Authority Letter No. KEP-105/D.03/2022 dated July 6, 2022.

Education
- Bachelor of Economics from Keio University, Japan (1998)

Work Experience
- Retail and Corporate Banking, Bank of Tokyo-Mitsubishi (2001).
- Research Analyst, Research Office, Bank of Tokyo-Mitsubishi (2004).
- Manager, Corporate Research Division Singapore, Bank of Tokyo-Mitsubishi UFJ., Ltd. (2012).
- Senior Manager, Corporate Investment Banking Division, Bank of Tokyo-Mitsubishi UFJ., Ltd. (2014).
- Senior Manager, Corporate Planning Division, Bank of Tokyo-Mitsubishi UFJ., Ltd. (2017).
- Managing Director, Head of Internal Communications, Corporate Communication Division, MUFG Bank Ltd. (2019).
- Managing Director, Global Financial Crimes Division Planning, MUFG Bank Ltd. (2022).
- Managing Director, Head of Internal Control for Indonesia, MUFG Bank Ltd., Jakarta Branch Office (2022 - present).

Profil Manajemen
Management Profile

Tadanobu Hirano

Managing Director, Deputy Head of Japanese Corporate Banking for Indonesia

Menjabat Sejak 26 Agustus 2022 | Serving Since August 26, 2022

Data Pribadi
Warga negara Jepang, berusia 51 tahun.

Riwayat Penunjukan
Pengangkatan disetujui oleh Otoritas Jasa Keuangan setelah melalui uji kelayakan dan kepatutan melalui Surat Otoritas Jasa Keuangan No. KEP-104/D.03/2022 tanggal 6 Juli 2022.

Pendidikan
- Bachelor of Arts (Language and Area Studies) dari Tokyo University of Foreign Studies, Jepang (1997).

Pengalaman Kerja
- Retail and Corporate Banking, Bank of Tokyo-Mitsubishi (2002).
- Manager, Kantor Cabang Sasazuka, Bank of Tokyo-Mitsubishi (2004).
- Manager, Kantor Cabang Nagoya, Bank of Tokyo-Mitsubishi (2006).
- Manager, Kantor Pusat Nagoya, Corporate Banking Division No. 4, Bank of Tokyo-Mitsubishi UFJ., Ltd. (2007).
- Vice Chairman of Working Union, Bank of Tokyo-Mitsubishi UFJ., Ltd. (2008).
- Manager, Corporate Banking Division No. 1, Bank of Tokyo-Mitsubishi UFJ., Ltd. (2011).
- Manager, Global Business Division, Bank of Tokyo-Mitsubishi UFJ., Ltd. (2013).
- Assistant General Manager, Kantor Cabang Hanoi, Bank of Tokyo-Mitsubishi UFJ., Ltd. (2017).
- Senior Manager, Credit Division, Bank of Tokyo-Mitsubishi UFJ., Ltd. (2017).
- Chief Manager, Kantor Cabang Nishi-Ikebukuro, MUFG Bank Ltd. (2019).
- Deputy General Manager, Kantor Cabang Jimboucho, MUFG Bank Ltd. (2022).
- Managing Director, Deputy Head of Japanese Corporate Banking for Indonesia, MUFG Bank Ltd. Kantor Cabang Jakarta (2022 - sekarang).

Personal Data
Japanese citizen, 51 years old.

Appointment History
Appointment was approved by the Financial Services Authority after undergoing a fit and proper test through the Financial Services Authority Letter No. KEP-104/D.03/2022 dated July 6, 2022.

Education
- Bachelor of Arts (Language and Area Studies) from Tokyo University of Foreign Studies, Japan (1997).

Work Experience
- Retail and Corporate Banking, Bank of Tokyo-Mitsubishi (2002).
- Manager, Sasazuka Branch Office, Bank of Tokyo-Mitsubishi (2004).
- Manager, Nagoya Branch Office, Bank of Tokyo-Mitsubishi (2006).
- Manager, Nagoya Head Office, Corporate Banking Division No. 4, Bank of Tokyo-Mitsubishi UFJ., Ltd. (2007).
- Vice Chairman of Working Union, Bank of Tokyo-Mitsubishi UFJ., Ltd. (2008).
- Manager, Corporate Banking Division No. 1, Bank of Tokyo-Mitsubishi UFJ., Ltd. (2011).
- Manager, Global Business Division, Bank of Tokyo-Mitsubishi UFJ., Ltd. (2013).
- Assistant General Manager, Hanoi Branch Office, Bank of Tokyo-Mitsubishi UFJ., Ltd. (2017).
- Senior Manager, Credit Division, Bank of Tokyo-Mitsubishi UFJ., Ltd. (2017).
- Chief Manager, Nishi-Ikebukuro Branch Office, MUFG Bank Ltd. (2019).
- Deputy General Manager, Jimboucho Branch, MUFG Bank Ltd. (2022).
- Managing Director, Deputy Head of Japanese Corporate Banking for Indonesia, MUFG Bank Ltd. Jakarta Branch (2022 - present).

Profil Manajemen
Management Profile

Dadi Arief Darmawan

Managing Director, Head of HR & Banking Operation for Indonesia

Menjabat Sejak 4 Januari 2016 | Serving Since January 4, 2016

Data Pribadi
Warga negara Indonesia, berusia 55 tahun.

Riwayat Penunjukan
Pengangkatan disetujui oleh Otoritas Jasa Keuangan setelah melalui uji kelayakan dan kepatutan melalui Surat Otoritas Jasa Keuangan No. SR-181/D.03/2015 tanggal 2 Oktober 2015.

Pendidikan
- Magister Teknologi Informasi & Elektronik dari Toyohashi University of Technology, Jepang (1995).

Pengalaman Kerja
- Officer, Global Service Banking and Corporate Banking Department, Bank of Tokyo, Global Service Banking Division dan Kantor Cabang Hitotsubashi (1995).
- Account Officer, Business Development Department, Bank of Tokyo-Mitsubishi Kantor Cabang Jakarta (1997).
- Account Officer, Indonesian Corporate Department, Bank of Tokyo-Mitsubishi Kantor Cabang Jakarta (1999).
- Planning Officer, Planning and Investment Promotion Department, Bank of Tokyo-Mitsubishi Kantor Cabang Jakarta (2000).
- Unit Head, Human Resources Department, Bank of Tokyo-Mitsubishi Kantor Cabang Jakarta (2004).
- Head of Human Resources Department, Bank of Tokyo-Mitsubishi UFJ Kantor Cabang Jakarta (2006).
- Assistant General Manager of HR & Banking Operation, Bank of Tokyo-Mitsubishi UFJ Kantor Cabang Jakarta (2014).
- Executive Vice President, Deputy General Manager, Bank of Tokyo-Mitsubishi UFJ Kantor Cabang Jakarta (2016).
- Managing Director, Head of HR & Banking Operation for Indonesia, MUFG Bank, Ltd., Kantor Cabang Jakarta (2018 - sekarang).

Personal Data
Indonesian citizen, 55 years old.

Appointment History
Appointment approved by the Financial Services Authority after undergoing a fit and proper test through Financial Services Authority Letter No. SR-181/D.03/2015 dated October 2, 2015.

Education
- Master of Information Technology & Electronics from Toyohashi University of Technology, Japan (1995).

Work Experience
- Officer, Global Service Banking and Corporate Banking Department, Bank of Tokyo, Global Service Banking Division and Hitotsubashi Branch Office (1995).
- Account Officer, Business Development Department, Bank of Tokyo-Mitsubishi Jakarta Branch Office (1997).
- Account Officer, Indonesian Corporate Department, Bank of Tokyo-Mitsubishi Jakarta Branch Office (1999).
- Planning Officer, Planning and Investment Promotion Department, Bank of Tokyo-Mitsubishi Jakarta Branch Office (2000).
- Unit Head, Human Resources Department, Bank of Tokyo-Mitsubishi Jakarta Branch Office (2004).
- Head of Human Resources Department, Bank of Tokyo-Mitsubishi UFJ Jakarta Branch Office (2006).
- Assistant General Manager of HR & Banking Operation, Bank of Tokyo-Mitsubishi UFJ Jakarta Branch Office (2014).
- Executive Vice President, Deputy General Manager, Bank of Tokyo-Mitsubishi UFJ Jakarta Branch Office (2016).
- Managing Director, Head of HR & Banking Operation for Indonesia, MUFG Bank, Ltd., Jakarta Branch Office (2018 - present).

Profil Manajemen
Management Profile

Yuki Hayashi

Managing Director, Head of Corporate Investment Banking & Products for Indonesia

Menjabat Sejak 11 juni 2021 | Serving Since June 11, 2021

Data Pribadi
Warga negara Jepang, berusia 50 tahun.

Riwayat Penunjukan
Pengangkatan disetujui oleh Otoritas Jasa Keuangan setelah melalui uji kelayakan dan kepatutan melalui Surat Otoritas Jasa Keuangan No. KEP-66/D.03/2021 tanggal 7 Mei 2021.

Pendidikan
- Bachelor of Law dari Keio University, Jepang (1997).

Pengalaman Kerja
- Retail and Corporate Banking, Bank of Tokyo-Mitsubishi Kantor Cabang Otsuka (1997).
- Planning and Operation, Bank of Tokyo-Mitsubishi Kantor Cabang Jakarta (2001).
- Manager, Bank of Tokyo-Mitsubishi UFJ, Marunouchi Office, Tokyo (2004).
- Manager, Corporate Banking Division No. 3, Bank of Tokyo-Mitsubishi UFJ, Tokyo, (2007).
- Senior Manager, Bank of Tokyo-Mitsubishi UFJ, Kantor Cabang Aoyama (2012).
- Senior Manager, Corporate Planning Division, Mitsubishi UFJ Financial Group (2013).
- Senior Manager, Corporate Communications Division, Bank of Tokyo-Mitsubishi UFJ, Ltd. (2015).
- Consultant, Bank Danamon Indonesia (2018).
- Senior Consultant, Bank Danamon Indonesia (2019).
- Managing Director, Head of Corporate Investment Banking & Products for Indonesia, MUFG Bank, Ltd., Kantor Cabang Jakarta (2021 - sekarang).

Personal Data
Japanese citizen, 50 years old.

Appointment History
Appointment was approved by the Financial Services Authority after undergoing a fit and proper test through the Financial Services Authority Letter No. KEP-66/D.03/2021 dated May 7, 2021.

Education
- Bachelor of Economics from Hitotsubashi University, Japan (1993).
- Master of Business Administration (Executive) from London Business School, London - England (2021).

Work Experience
- Retail and Corporate Banking, Bank of Tokyo-Mitsubishi Otsuka Branch Office (1997).
- Planning and Operation, Bank of Tokyo-Mitsubishi Jakarta Branch Office (2001).
- Manager, Bank of Tokyo-Mitsubishi UFJ, Marunouchi Office, Tokyo (2004).
- Manager, Corporate Banking Division No. 3, Bank of Tokyo-Mitsubishi UFJ, Tokyo, (2007).
- Senior Manager, Bank of Tokyo-Mitsubishi UFJ, Aoyama Branch Office (2012).
- Senior Manager, Corporate Planning Division, Mitsubishi UFJ Financial Group (2013).
- Senior Manager, Corporate Communications Division, Bank of Tokyo-Mitsubishi UFJ, Ltd. (2015).
- Consultant, Bank Danamon Indonesia (2018).
- Senior Consultant, Bank Danamon Indonesia (2019).
- Managing Director, Head of Corporate Investment Banking & Products for Indonesia, MUFG Bank, Ltd., Jakarta Branch Office (2021 - present).

Profil Manajemen
Management Profile

Mahendra Rendiantama

Managing Director, Head of Risk Management for Indonesia

Menjabat Sejak 1 Juni 2022 | Serving since June 1, 2022

Data Pribadi
Warga negara Indonesia, berusia 45 tahun.

Riwayat Penunjukan
Pengangkatan disetujui oleh Otoritas Jasa Keuangan setelah melalui uji kelayakan dan kepatutan melalui Surat Otoritas Jasa Keuangan No. Kep-57/D.03/2022 tanggal 14 April 2022.

Pendidikan
- Sarjana Ekonomi dari Universitas Airlangga, Indonesia (2001).

Pengalaman Kerja
- Officer Development Program, Training Officer, Bank Mandiri Jakarta (2003).
- Account Officer, Pejabat Kredit Segment Komersial, Bank • Mandiri Kantor Cabang Balikpapan dan Makassar (2007).
- Credit Analyst, Bank Indover Cabang Jakarta (2008).
- Corporate Credit Analyst, Standard Chartered Bank Kantor Cabang Jakarta (2010).
- Senior Credit Analyst, Bank of Tokyo-Mitsubishi UFJ., Kantor Cabang Jakarta (2014).
- Country Corporate Coordinator, Bank of Tokyo-Mitsubishi UFJ., Kantor Cabang Singapura (2017).
- Senior Relationship Manager, MUFG Bank Ltd., Kantor Cabang Jakarta (2018).
- Head of Planning Department, MUFG Bank Ltd., Kantor Cabang Jakarta (2021).
- Senior Management Officer, Head of Risk and Data Management for Indonesia, MUFG Bank Ltd., Kantor Cabang Jakarta (2022).
- Managing Director, Head of Risk and Data Management for Indonesia, MUFG Bank Ltd., Kantor Cabang Jakarta (2022-2023).
- Managing Director, Head of Risk Management for Indonesia, MUFG Bank Ltd., Kantor Cabang Jakarta (2023 - sekarang).

Personal Data
Indonesian citizen, 45 years old.

Appointment History
Appointment approved by the Financial Services Authority after undergoing a fit and proper test through the Financial Services Authority Letter No. Kep-57/D.03/2022 dated April 14, 2022.

Education
- Bachelor of Economics from Universitas Airlangga, Indonesia (2001).

Work Experience
- Officer Development Program, Training Officer, Bank Mandiri Jakarta (2003).
- Account Officer, Commercial Segment Credit Officer, Bank Mandiri Balikpapan and Makassar Branch Offices (2007).
- Credit Analyst, Bank Indover Jakarta Branch (2008).
- Corporate Credit Analyst, Standard Chartered Bank Jakarta Branch Office (2010).
- Senior Credit Analyst, Bank of Tokyo-Mitsubishi UFJ., Jakarta Branch (2014).
- Country Corporate Coordinator, Bank of Tokyo-Mitsubishi UFJ., Singapore Branch (2017).
- Senior Relationship Manager, MUFG Bank Ltd., Jakarta Branch (2018).
- Head of Planning Department, MUFG Bank Ltd., Jakarta Branch (2021).
- Senior Management Officer, Head of Risk and Data Management for Indonesia, MUFG Bank Ltd., Jakarta Branch (2022).
- Managing Director, Head of Risk and Data Management for Indonesia, MUFG Bank Ltd., Jakarta Branch (2022-2023).
- Managing Director, Head of Risk Management for Indonesia, MUFG Bank Ltd., Jakarta Branch (2023 - present).

Profil Manajemen
Management Profile

Indro Tri Sutanto

Managing Director, Head of Compliance for Indonesia

Menjabat Sejak 18 Desember 2023 | Serving Since 18 Desember 2023

Data Pribadi
Warga negara Indonesia, berusia 52 tahun. Domisili di Jakarta.

Riwayat Penunjukan
Pengangkatan disetujui oleh Otoritas Jasa Keuangan setelah melalui uji kelayakan dan kepatutan melalui Surat Otoritas Jasa Keuangan No. KEPR-159/D.03/2023 tanggal 1 Desember 2023.

Pendidikan
- Magister Hukum Bisnis Internasional dari Leiden University, Belanda (2003).

Pengalaman Kerja
- Junior Lawyer, Firma Hukum Lubis Ganie Surowidjojo (1997)
- Attorney Legal Department, PT Freeport Indonesia (2000)
- Forensic Asset Tracing, Badan Penyehatan Perbankan Nasional (2002)
- Kepala Unit Kerja UKPN, PT Bank Danamon Indonesia (2005)
- Compliance Advisor, Standard Chartered Bank Indonesia (2006)
- Vice President Compliance, Compliance Global Market/ Country AML Officer, ABN-AMRO/RBS (2009)
- AML, GF Compliance & Control, Citibank (2010)
- Country Head Financial Crime Risk, Standard Chartered Bank Indonesia (2012)
- Compliance Monitoring and Training, Kepala Unit Kerja Anti Money Laundering & Assurance, PT Bank Maybank Indonesia (2015)
- Kepala Unit Kerja Financial Crime Compliance, PT Bank Ekonomi Raharja (2017)
- Kepala Unit Kerja Financial Crime, PT Bank HSBC Indonesia (2023)
- Managing Director, Head of Compliance for Indonesia, MUFG Bank, Ltd., Kantor Cabang Jakarta (2023 – sekarang)

Personal Data
Indonesian citizen, 52 years old. Domiciled in Jakarta.

Appointment History
Appointment approved by the Financial Services Authority after undergoing a fit and proper test through the Financial Services Authority Letter No. KEPR-159/D.03/2023 dated December 1, 2023.

Education
- Master of International Business Law from Leiden University, Netherlands (2003).

Work Experience
- Junior Lawyer, Lubis Ganie Surowidjojo Law Firm (1997)
- Attorney Legal Department, PT Freeport Indonesia (2000)
- Forensic Asset Tracing, Indonesian Bank Restructuring Agency (2002)
- Head of UKPN Work Unit, PT Bank Danamon Indonesia (2005)
- Compliance Advisor, Standard Chartered Bank Indonesia (2006)
- Vice President Compliance, Compliance Global Market/ Country AML Officer, ABN-AMRO/RBS (2009)
- AML, GF Compliance & Control, Citibank (2010)
- Country Head Financial Crime Risk, Standard Chartered Bank Indonesia (2012)
- Compliance Monitoring and Training, Head of Anti Money Laundering & Assurance Work Unit, PT Bank Maybank Indonesia (2015)
- Head of Financial Crime Compliance Work Unit, PT Bank Ekonomi Raharja (2017)
- Head of Financial Crime Work Unit, PT Bank HSBC Indonesia (2023)
- Managing Director, Head of Compliance for Indonesia, MUFG Bank, Ltd., Jakarta Branch Office (2023 – present)

Profil Manajemen
Management Profile

Michael Sugirin

Managing Director, Head of Global Corporate and Institutional Banking for Indonesia

Menjabat sejak 5 Februari 2024 | Serving since February 5, 2024

Data Pribadi
Warga negara Indonesia, berusia 51 tahun. Domisili di Jakarta.

Riwayat Penunjukan
Pengangkatan disetujui oleh Otoritas Jasa Keuangan setelah melalui uji kelayakan dan kepatutan melalui Surat Otoritas Jasa Keuangan No. KEPR-44/D.03/2024 tanggal 02 Juli 2024.

Pendidikan
- Bachelor of Business Administration dari University of Houston, Amerika Serikat (1996).

Pengalaman Kerja
- Associate Management Graduate Trainee and Cash Management Sales Specialist, Deutsche Bank AG Indonesia (1996)
- Assistant Vice President, Regional Product Manager FSCM, Deutsche Bank AG Singapore (2000)
- Vice President, Sr. Regional Product Manager FSCM, Deutsche Bank AG New York (2003)
- Director, Head, Financial Supply Chain, Deutsche Bank AG New York (2006)
- Director, Country Head, Trade Finance & Cash Management Corporate, Deutsche Bank AG Indonesia (2009)
- Executive Director, Country Head Treasury Services, JP Morgan Chase Indonesia (2011)
- Managing Director, Country Head Transaction Banking, Standard Chartered Indonesia (2014)
- Managing Director, Global Head Open Account Trade, Standard Chartered Singapore (2017)
- Managing Director, Head of Global Corporate and Institutional Banking for Indonesia, MUFG Bank, Ltd., Kantor Cabang Jakarta (2024-sekarang)

Personal Data
Indonesian citizen, 51 years old. Domiciled in Jakarta.

Appointment History
Appointment approved by the Financial Services Authority after undergoing a fit and proper test through the Financial Services Authority Letter No. KEPR-44/D.03/2024 dated July 2, 2024.

Education
- Bachelor of Business Administration from the University of Houston, United States (1996).

Work Experience
- Associate Management Graduate Trainee and Cash Management Sales Specialist, Deutsche Bank AG Indonesia (1996)
- Assistant Vice President, Regional Product Manager FSCM, Deutsche Bank AG Singapore (2000)
- Vice President, Sr. Regional Product Manager FSCM, Deutsche Bank AG New York (2003)
- Director, Head, Financial Supply Chain, Deutsche Bank AG New York (2006)
- Director, Country Head, Trade Finance & Cash Management Corporate, Deutsche Bank AG Indonesia (2009)
- Executive Director, Country Head Treasury Services, JP Morgan Chase Indonesia (2011)
- Managing Director, Country Head Transaction Banking, Standard Chartered Indonesia (2014)
- Managing Director, Global Head Open Account Trade, Standard Chartered Singapore (2017)
- Managing Director, Head of Global Corporate and Institutional Banking for Indonesia, MUFG Bank, Ltd., Jakarta Branch Office (2024-present)

INFORMASI PERUBAHAN SUSUNAN ANGGOTA DIREKSI DAN/ATAU ANGGOTA DEWAN KOMISARIS YANG TERJADI SETELAH TAHUN BUKU TERAKHIR

Selama tahun 2024, terdapat beberapa perubahan susunan atau komposisi Manajemen Bank, dengan demikian susunan dan komposisi Manajemen Bank per Desember 2024 terdiri dari 1 (satu) *Executive Officer* yang bertindak sebagai kepala operasi Bank di Indonesia (*Country Head*), dan 7 (tujuh) Direksi yang mengepalai fungsi tertentu.

INFORMATION ON CHANGES IN THE COMPOSITION OF THE BOARD OF DIRECTORS AND/OR BOARD OF COMMISSIONERS AFTER THE END OF THE LAST FISCAL YEAR

Throughout 2024, there were several changes in the composition of the Bank's Management. As of December 2024, the Bank's Management comprises one (1) Executive Officer who serves as the Country Head overseeing the Bank's operations in Indonesia, and seven (7) Directors, each heading specific functions.

Profil Pejabat Eksekutif
Profile of The Executive Officer

Pejabat eksekutif MUFG Bank, Ltd., Kantor Cabang Jakarta hingga 31 Desember 2024 sebagai berikut:

As of 31 December 2024, the Executive Officer of MUFG Bank, Ltd., Jakarta Branch is as follows:

Myreshka

Managing Director, Head of Treasury for Indonesia

Usia per 31/12/2023
Age as of 31/12/2023
48 tahun | years old

Bergabung dengan Bank sejak | Joined the Bank in 2004

Yansen Darmaputra

Managing Director, Head of Systems for Indonesia

Usia per 31/12/2023
Age as of 31/12/2023
40 tahun | years old

Bergabung dengan Bank sejak | Joined the Bank in 2008

Nama	Jabatan	Ringkasan Riwayat Hidup		
		Pendidikan Terakhir Latest Education	**Usia per 31/12/2024** Age as of 31/12/2024	**Bergabung dengan Bank** Join the Bank in
Myreshka	Managing Director, Head of Treasury for Indonesia	S2 Hiroshima University	49	2004
Yansen Darmaputra	Managing Director, Head of Systems for Indonesia	S2 Vienna University of Technology	41	2008
Marlina	Head of Accounting Department	S1 Universitas Sriwijaya	52	2013
Yoshinta Bachtiar	Head of Client Link Service Department	S2 The University of New South Wales	47	2001
Nilam Khaerunisa	Head of Compliance Department	S1 Universitas Indonesia	45	2021

Profil Pejabat Eksekutif
Profile of The Executive Officer

Nama	Jabatan	Ringkasan Riwayat Hidup		
		Pendidikan Terakhir Latest Education	**Usia per 31/12/2024** Age as of 31/12/2024	**Bergabung dengan Bank** Join the Bank in
Hemayani	Head of Corporate & Investment Banking Department	S1 Yokohama National University	42	2014
Nurhayani Purwitasari	Head of Credit Administration & Control Department	S1 Universitas Indonesia	50	2011
Ronald Hertanto Siswono	Head of Credit Analysis Department 1	S2 Sekolah Tinggi Manajemen PPM	50	2011
Mohammad Irvan Dwinanto	Head of Credit Analysis Department 2	S1 Universitas Indonesia	37	2010
Yessica Adiana	Head of Loan Operations Department	S1 Universitas Katolik Indonesia Atma Jaya	43	2005
Erwin	Head of Credit Risk Management Department	D3 Wichita State University	52	1998
Yuliana Jauw	Head of Deposit Department	S1 Universitas Tarumanegara	44	2006
Diena Vita Hapsari	Head of Trade Finance Operations Department	S1 Universitas Lampung	43	2004
Vesti Lisma Suratman	Head of Financial Crime Department	S1 Universitas Trisakti	39	2021
Erick Eka Putra	Head of Global Corporate Business Management & Collaboration Department	S1 Institut Pertanian Bogor	39	2016
Billy Darmawan	Head of Global Market Sales Department	S2 Arnhem Business School	44	2023
Inna Marina	Head of Global Market Trading Department	S2 Boston University	52	2005
Yan Koesoemadi	Head of Market Investment & Banking Department	S2 Monash University	42	2024
Irawan Koesadinugroho	Head of Global Subsidiary Banking Department	S1 Universitas Katolik Parahyangan	44	2019
Ummu Hani	Head of Human Resources Department	S1 Universitas Trisakti	40	2006
Boby	Head of Information System Development Department	S2 Universitas Indonesia	40	2011
Dolly Prasetia	Head of Information Technology System Operation Department	S1 Institut Pertanian Bogor	45	2011
Yuniar Restanto	Head of Investment Banking Development Department	S1 ABFI Institute Perbanas	49	2020

Nama	Jabatan	Ringkasan Riwayat Hidup		
		Pendidikan Terakhir Latest Education	**Usia per 31/12/2024** Age as of 31/12/2024	**Bergabung dengan Bank** Join the Bank in
Ayub Satria Dirgantara	Head of Japanese Corporate Banking Department 1	S1 Universitas Trisakti	38	2007
I Gede Mahendra Kusuma Putra	Head of Japanese Corporate Banking Department 2	S1 Nagaoka University of Technology	41	2013
Liza Adinda	Head of Japanese Corporate Banking Department 4	S2 Kyushu University	44	2009
Risa Olivia	Head of Japanese Corporate Business Management & Collaboration Department	S2 Tokyo University of Agriculture and Technology	48	2003
Rasyid Nauval	Head of KYC Department	S1 Monash University	45	2005
Agiastito	Head of Legal Department	S2 Northumbria University	44	2023
Bryant Yudhistira S	Head of Local Corporate BankingDepartment	S1 Universitas Katolik Indonesia Atma Jaya	40	2014
Fatma Ning Widyastuti	Head of Operation Planning Department	S1 Universitas Gadjah Mada	44	2004
Janu Pramadya	Head of Planning Department	S1 Universitas Trisakti	41	2006
Valdi Febrian	Head of Procurement Department	S1 Universitas Darma Persada	47	1999
Heri Yadi Tarigan	Head of Domestic Remittance Department	S1 Institut Teknologi Bandung	44	2005
Shinta Venir	Head of Risk Management Department	S1 Universitas Bina Nusantara	47	2005
Endah Lestari	Head of Service Point Management Department	S1 Universitas Indonesia	49	2006
Gatot Satriyadi	Head of Foreign RemittanceDepartment	D3 Sekolah Tinggi Ilmu Ekonomi Perbanas	53	1996
Lordy Perdana Purba	Head of SKAI (Internal Audit Working Unit)	S2 Indian Institute of Technology Roorkee	48	2008
Meity C. Pandegirot	Head of Surabaya Sub Branch	S2 Universitas Gadjah Mada	51	1996
Daniel Ari Wicaksono	Head of System Planning Department	S1 Universitas Indonesia	37	2018
Dina Tisnadi	Head of Transaction Banking Promotion Department	S1 Universitas Katolik Parahyangan	47	2021
Denny Pervianto	Head ofGlobal Market OperationsDepartment	S2 Universitas Gadjah Mada	52	2006
Vandy Putrandika	Head of Information Technology Risk Management Department	S2 Institut Teknologi Bandung	36	2024

Sumber Daya Manusia
Human Resources

Dalam mendorong keunggulan kompetitif, Bank menempatkan Sumber Daya Manusia (SDM) sebagai salah satu aset penting guna mendukung pelaksanaan strategi dalam mencapai visi dan misi Bank. Keberhasilan dalam meraih target Bank membutuhkan dukungan kompetensi karyawan yang mumpuni, sehingga memberikan pengaruh positif pada pencapaian kinerja Bank. [GRI 3-3]

Bank memberikan kesempatan yang sama kepada seluruh karyawan untuk mengembangkan kompetensi mereka dengan mengikuti berbagai program pelatihan dan pengembangan. Upaya ini dilakukan dengan mempertimbangkan Rencana Kerja dan Anggaran Perusahaan serta Rencana Bisnis Bank untuk jangka panjang. Melalui upaya yang dilakukan, pengembangan kompetensi SDM dapat selaras dengan strategi Bank di masa depan.

Demografi SDM [OJK C.3] [GRI 2-7]

Pada tahun 2024, jumlah karyawan Bank mencapai 671 orang, mengalami peningkatan dari tahun sebelumnya yang berjumlah 661 orang. Peningkatan ini terutama dikarenakan Bank secara berkelanjutan melakukan reorganisasi dan mengisi posisi kosong. Meski demikian, jumlah karyawan Bank pada tahun buku telah memperhitungkan kebutuhan bisnis baik dari sisi kuantitas maupun kualitas.

Kebijakan Bank dalam melakukan rekrutmen, penilaian kinerja, remunerasi, serta pengembangan karier karyawan diselenggarakan tanpa membedakan suku, agama, ras, golongan, gender dan kondisi fisik yang bersangkutan. Bank

In driving competitive advantage, the Bank places Human Resources (HR) as one of the important assets to support the implementation of strategies in achieving the Bank's vision and mission. Success in achieving the Bank's targets requires the support of qualified employee competencies, so as to have a positive influence on the achievement of the Bank's performance. [GRI 3-3]

The Bank provides equal opportunities for all employees to develop their competencies by participating in various training and development programmes. This effort is done by considering the Company's Work Plan and Budget as well as the Bank's Business Plan for the long term. Through these efforts, the development of HR competencies can be aligned with the Bank's future strategies.

HR Demographics [FSA C.3] [GRI 2-7]

In 2024, the number of Bank employees reached 671 people, an increase from the previous year of 661 people. This increase was mainly due to the Bank's continuous reorganisation and filling of vacant positions. However, the number of Bank employees in the financial year has taken into account the needs of the business both in terms of quantity and quality.

The Bank's policy in conducting recruitment, performance assessment, remuneration, and employee career development is carried out without distinguishing between ethnicity, religion, race, class, gender and physical condition

juga memiliki komposisi dan jumlah karyawan yang telah selaras dengan strategi dan kebutuhan bisnis berdasarkan arahan Pemegang Saham.

of the person concerned. The Bank also has a composition and number of employees that are aligned with the strategy and business needs based on the direction of the Shareholders.

Informasi terkait profil demografi karyawan Bank di tahun 2024 dan perbandingannya dengan tahun 2023 dapat dilihat pada tabel sebagai berikut:

Information related to the Bank's employee demographic profile in 2024 and its comparison with 2023 can be seen in the following table:

DEMOGRAFI KARYAWAN BERDASARKAN JENJANG PENDIDIKAN (ORANG)
EMPLOYEE DEMOGRAPHY BY EDUCATION LEVEL (PEOPLE)

Jenjang Pendidikan Education Level	2024				2023			
	Laki-laki Male	Perempuan Female	Jumlah Total	%	Laki-laki Male	Perempuan Female	Jumlah Total	%
Doktoral Doctoral	1	0	1	0,1%	1	0	1	0,2%
Magister/ Master Master	64	52	116	17,3%	57	45	102	15,4%
Sarjana Bachelor	204	334	538	80,2%	208	334	542	82,0%
Diploma	5	11	16	2,4%	5	11	16	2,4%
Sekolah Menengah High School	0	0	0	0%	0	0	0	0%
Jumlah Total	274	397	671	100,0%	271	390	661	100,0%

DEMOGRAFI KARYAWAN BERDASARKAN RENTANG USIA (ORANG)
EMPLOYEE DEMOGRAPHICS BY AGE (PEOPLE)

Rentang Usia Age Range	2024				2023			
	Laki-laki Male	Perempuan Female	Jumlah Total	%	Laki-laki Male	Perempuan Female	Jumlah Total	%
Di atas 50 tahun Above 50 year old	23	20	43	6,4%	16	12	28	4,2%
45-49 tahun year old	21	33	54	8,0%	21	34	55	8,3%
40-44 tahun year old	54	74	128	19,1%	51	69	120	18,2%
35-39 tahun year old	67	84	151	22,5%	57	77	134	20,3%
30-34 tahun year old	51	79	130	19,4%	66	83	149	22,5%
25-29 tahun year old	49	98	147	21,9%	50	107	157	23,8%
Di bawah 25 tahun Under 25 year old	9	9	18	2,7%	10	8	18	2,7%
Jumlah Total	274	397	671	100,0%	271	390	661	100,0%

Sumber Daya Manusia
Human Resources

DEMOGRAFI KARYAWAN BERDASARKAN LEVEL JABATAN (ORANG)
EMPLOYEE DEMOGRAPHICS BY POSITION LEVEL (PEOPLE)

Level Jabatan Level of Position	2024				2023			
	Laki-laki Male	Perempuan Female	Jumlah Total	%	Laki-laki Male	Perempuan Female	Jumlah Total	%
Executive Officer	1	0	1	0,1%	1	0	1	0,2%
Managing Director	8	2	10	1,5%	7	2	9	1,4%
Director	21	10	31	4,6%	18	11	29	4,4%
Vice President	48	48	96	14,3%	45	46	91	13,8%
Assistant Vice President/ Associate	95	128	223	33,2%	95	123	218	33,0%
Analyst	92	196	288	42,9%	92	186	278	42,1%
Administrator	9	13	22	3,3%	13	22	35	5,3%
Jumlah Total	274	397	671	100,0%	271	390	661	100,0%

DEMOGRAFI KARYAWAN BERDASARKAN STATUS KEPEGAWAIAN (ORANG)
EMPLOYEE DEMOGRAPHICS BY EMPLOYMENT STATUS (PEOPLE)

Status Kepegawaian Employment Status	2024				2023			
	Laki-laki Male	Perempuan Female	Jumlah Total	%	Laki-laki Male	Perempuan Female	Jumlah Total	%
Karyawan Tetap Permanent Employee	265	388	653	97,3%	266	387	653	98,8%
Karyawan Kontrak Contract Employee	9	9	18	2,7%	5	3	8	1,2%
Jumlah Total	274	397	671	100,0%	271	390	661	100,0%

DEMOGRAFI KARYAWAN BERDASARKAN MASA KERJA (ORANG)
EMPLOYEE DEMOGRAPHICS BY TENURE (PEOPLE)

Masa Kerja Tenure	2024				2023			
	Laki-laki Male	Perempuan Female	Jumlah Total	%	Laki-laki Male	Perempuan Female	Jumlah Total	%
Di atas 20 tahun Above 20 years	14	20	34	5,1%	12	13	25	3,8%
15-20 tahun 15-20 years	28	64	92	13,7%	30	73	103	15,6%
10-15 tahun 10-15 years	46	91	137	20,4%	46	91	137	20,7%
5-10 tahun 5-10 years	59	84	143	21,3%	60	84	144	21,8%
1-5 tahun 1-5 years	110	118	228	34,0%	88	107	195	29,5%
Di bawah 1 tahun Under 1 year	17	20	37	5,5%	35	22	57	8,6%
Jumlah Total	274	397	671	100,0%	271	390	661	100,0%

DEMOGRAFI KARYAWAN BERDASARKAN JENIS KELAMIN (ORANG)
EMPLOYEE DEMOGRAPHICS BY GENDER (PEOPLE)

Jenis Kelamin Gender	2024		2023	
	Jumlah Total	%	Jumlah Total	%
Laki-laki Male	274	40,8%	271	41,0%
Perempuan Female	397	59,2%	390	59,0%
Jumlah Total	671	100,0%	661	100,0%

Pekerja/Karyawan yang Bukan Pekerja Langsung [GRI 2-8]
Bank memiliki pekerja/karyawan yang bukan pekerja langsung, yaitu mereka yang melakukan pekerjaan tetapi tidak memiliki hubungan kerja langsung dengan Bank.

Strategi Pengelolaan dan Pengembangan SDM [GRI 3-3] [OJKF.22]
Tantangan di sektor ekonomi dan perbankan yang kian tinggi, kerap mendorong Bank untuk menciptakan dan mendukung SDM yang adaptif, kritis, dan kolaboratif agar siap berperan dan berkontribusi dalam mendukung strategi bisnis dan memastikan kinerja Bank yang berkelanjutan. Sehingga dalam pelaksanaannya, strategi pengelolaan dan pengembangan SDM diselaraskan dengan tujuan bisnis agar Bank senantiasa siap bersaing di tengah tantangan dan perubahan yang dinamis di ekonomi global.

Bank kerap melakukan pendekatan menyeluruh untuk seluruh tingkatan karyawan dari kepala departemen hingga tingkat staf, dalam memenuhi kebutuhan pengembangan kompetensi di setiap level jabatan. Bank memberikan pendekatan pembelajaran yang komprehensif guna mempertajam keterampilan teknis dan non-teknis. Penentuan program pelatihan senantiasa mengikuti arahan Kantor Pusat dan Regional dan juga berdasarkan strategi bisnis dan Rencana Bisnis Bank.

Dengan tuntutan digitalisasi yang semakin tinggi, Bank tetap fokus pada peningkatan penggunaan teknologi untuk sistem manajemen pembelajaran yang lebih terintegrasi dan mudah diakses oleh karyawan Bank. Implementasi strategi ini diharapkan akan menghasilkan SDM yang kompeten dan berdaya saing tinggi.

Non-Direct Workers/Employees [GRI 2-8]
The Bank has non-direct workers/employees, namely those who do work but do not have a direct working relationship with the Bank.

Human Resources Management and Development Strategy [GRI 3-3] [OJKF.22]
The increasingly high challenges in the economic and banking sectors often encourage the Bank to create and support adaptive, critical, and collaborative human resources so that they are ready to play a role and contribute to supporting business strategies and ensuring the Bank's sustainable performance. So that in its implementation, the human resources management and development strategy is aligned with business objectives so that the Bank is always ready to compete amidst the challenges and dynamic changes in the global economy.

The Bank often takes a comprehensive approach to all levels of employees from department heads to staff levels, in meeting the needs for competency development at each job level. The Bank provides a comprehensive learning approach to sharpen technical and non-technical skills. Determination of training programs always follows the direction of the Head Office and Regional Offices and is also based on the Bank's business strategy and Business Plan.

With the increasing demands of digitalization, the Bank remains focused on increasing the use of technology for a more integrated and easily accessible learning management system for the Bank's employees. The implementation of this strategy is expected to produce competent and highly competitive human resources.

Sumber Daya Manusia
Human Resources

Kebijakan dan Pelaksanaan Rekrutmen

Bank menerapkan program penerimaan karyawan sejalan dengan kebutuhan bisnis. Sepanjang tahun 2024, Bank telah merekrut sebanyak 36 karyawan baru, yang terdiri dari 1 orang dari tingkat *Managing Director*, 1 orang *Director*, 13 orang *Vice President* hingga *Associate,* dan 21 orang di tingkat *Analyst* dan *Administrator*.

Bank memberikan kesempatan yang luas kepada seluruh calon karyawan untuk mengikuti proses rekrutmen, selama memenuhi persyaratan administrasi, kompetensi, dan posisi yang dibutuhkan. Proses rekrutmen Bank dijalankan dengan komitmen untuk merekrut, mengembangkan, dan membangun karier putra-putri terbaik Indonesia melalui berbagai kesempatan mengembangkan karier dan keahlian di MUFG serta berbagai kantornya di seluruh dunia.

Kebijakan program rekrutmen dilaksanakan tanpa ada diskriminasi terhadap gender, suku, agama, ras, golongan, ataupun penyandang disabilitas. Bank juga mengeksplor kemungkinan untuk membuka program *internship* yang dapat diikuti oleh mahasiswa tingkat akhir dari universitas-universitas yang memiliki reputasi yang baik. Program ini menjadi perluasan strategi pengembangan SDM dalam rangka memenuhi kebutuhan bisnis serta diharapkan dapat menyaring calon karyawan berpotensi tinggi dan memiliki kapabilitas yang sesuai dengan kebutuhan bisnis.

Bank melakukan pemenuhan kebutuhan SDM baik yang sudah berpengalaman maupun *fresh graduate* agar sejalan dengan perkembangan dan pertumbuhan bisnis Bank. Perekrutan SDM di lingkungan Bank juga dijalankan dengan mengarah pada proyeksi kebutuhan karyawan untuk tahun berjalan serta standar kompetensi yang tercantum dalam Anggaran Dasar Bank dengan berpegang teguh pada Nilai-Nilai Perusahaan. Proses seleksi karyawan dilakukan di antaranya dengan menilai kandidat berdasarkan pengetahuan dan pengalaman kerja, serta melakukan penilaian berdasarkan kemampuan Bahasa Inggris dan Tes Psikologi bagi Lulusan Baru.

Di samping itu, Bank juga terus berupaya untuk merekrut talenta-talenta terbaik untuk bergabung dalam salah satu grup jasa keuangan terkemuka dunia. Bank juga mendorong agar karyawan dapat menguasai teknologi, *skill-set* dan *mindset* yang dibutuhkan, untuk memperkuat dan meningkatkan kinerja Bank serta menjawab setiap tantangan dan tahapan perkembangan bisnis Bank.

Recruitment Policy and Implementation

The Bank implements an employee recruitment program in line with business needs. Throughout 2024, the Bank has recruited 36 new employees, consisting of 1 person from the Managing Director level, 1 Director, 13 Vice Presidents to Associates, and 21 people at the Analyst and Administrator levels.

The Bank provides ample opportunities for all prospective employees to take part in the recruitment process, as long as they meet the administrative requirements, competencies, and positions needed. The Bank's recruitment process is carried out with a commitment to recruiting, developing, and building the careers of Indonesia's best sons and daughters through various opportunities to develop careers and skills at MUFG and its various offices around the world.

The recruitment program policy is implemented without discrimination against gender, ethnicity, religion, race, group, or people with disabilities. The Bank is also exploring the possibility of opening an internship program that can be followed by final year students from reputable universities. This program is an expansion of the HR development strategy in order to meet business needs and is expected to be able to filter potential employees with high potential and have capabilities that match business needs.

The Bank fulfills HR needs, both experienced and fresh graduates, in order to be in line with the development and growth of the Bank's business. HR recruitment within the Bank is also carried out by focusing on the projection of employee needs for the current year and the competency standards stated in the Bank's Articles of Association by adhering to the Company's Values. The employee selection process is carried out by assessing candidates based on knowledge and work experience, as well as conducting assessments based on English language skills and Psychological Tests for New Graduates.

In addition, the Bank also continues to strive to recruit the best talents to join one of the world's leading financial services groups. The Bank also encourages employees to master the technology, skill-set and mindset needed, to strengthen and improve the Bank's performance and answer every challenge and stage of the Bank's business development.

Jenama Pemberi Kerja (*Employer Branding*)

Membangun *employer branding* sangat penting bagi Bank agar memiliki dampak signifikan terhadap kemampuan untuk menarik, merekrut, dan mempertahankan talenta terbaik. *Employer branding* yang kuat menciptakan citra positif tentang Bank sebagai tempat kerja yang diinginkan, sehingga menarik kandidat berkualitas tinggi yang sesuai dengan budaya dan nilai Bank.

Pada tahun 2024, Bank mengikuti kegiatan *job fair* di Universitas Indonesia, di mana kegiatan ini merupakan *job fair* kolaborasi yang kedua dan diikuti oleh Bank Danamon Indonesia, Adira Finance, Home Credit Indonesia, dan Zurich Asuransi Indonesia. Keikutsertaan pada *job fair* ini untuk mendukung program magang yang dibuka untuk mahasiswa tingkat akhir atau *fresh graduate*.

Selain dari program job fair yang dilaksanakan di Indonesia, Bank juga melakukan kembali aktivitas rekrutmen di Jepang. Dalam kesempatan tersebut *Managing Director* sekaligus *Head of HR and Operations for* Indonesia, Bapak Dadi Arief Darmawan, *Head of HR*, Ibu Ummu Hani, dan *Head of Japanese Corporate Department 2*, Bapak I Gede Mahendra Kusuma Putra, melakukan presentasi tentang MUFG Bank, Ltd., Kantor Cabang Jakarta dan juga mengadakan kegiatan ramah tamah dengan talenta-talenta dari Indonesia yang saat itu sedang bersekolah maupun bekerja di Jepang.

Di samping itu juga Bank menerima kunjungan kampus dari delegasi program *ASEAN-Japan Young Leadership Summit* dari universitas ternama di Jepang yaitu, Universitas KEIO, Universitas Waseda dan Universitas Sophia.

Sejalan dengan aktivitas *employer branding* yang dilakukan sepanjang tahun 2024, pada bulan Desember MUFG UFJ Foundation melalui MUFG Bank, Ltd., Kantor Cabang Jakarta menyerahkan beasiswa kepada mahasiswa terpilih dari Universitas Indonesia dan Universitas Gadjah Mada. Beasiswa ini diberikan sebagai bentuk bantuan finansial kepada mahasiswa berprestasi di universitas-universitas tersebut.

Sebagai salah satu usaha dalam menguatkan employer branding, pada November 2024, MUFG Bank, Ltd., Kantor Cabang Jakarta memperoleh sertifikasi sebagai "*Great Place to Work" (GPTW)*. Hasil survei menyebutkan bahwa 78% karyawan MUFG Bank, Ltd., Kantor Cabang Jakarta menganggap MUFG sebagai tempat yang tepat untuk

Employer Branding

Building employer branding is very important for the Bank to have a significant impact on the ability to attract, recruit, and retain the best talent. Strong employer branding creates a positive image of the Bank as a desirable workplace, thus attracting high-quality candidates who fit the Bank's culture and values.

In 2024, the Bank participated in a job fair at Universitas Indonesia, where this activity was the second collaborative job fair and was attended by Bank Danamon Indonesia, Adira Finance, Home Credit Indonesia, and Zurich Asuransi Indonesia. Participation in this job fair was to support the internship program which was opened for final year students or fresh graduates.

In addition to the job fair program held in Indonesia, the Bank also carried out recruitment activities in Japan. On that occasion, the Head of HR and Operations for Indonesia, Mr. Dadi Arief Darmawan, Head of HR, Mrs. Ummu Hani, and Head of Japanese Corporate Department 2, Mr. I Gede Mahendra Kusuma Putra, gave a presentation about MUFG Bank, Ltd., Jakarta Branch Office and also held a friendly activity with talents from Indonesia who were currently studying or working in Japan.

In addition, the Bank also received a campus visit from delegates from the ASEAN-Japan Young Leadership Summit program from leading universities in Japan, namely KEIO University, Waseda University and Sophia University.

In line with the employer branding activities carried out throughout 2024, in December the MUFG UFJ Foundation through MUFG Bank, Ltd., Jakarta Branch Office presented scholarships to selected students from Universitas Indonesia and Universitas Gadjah Mada. This scholarship is given as a form of financial assistance to outstanding students at these universities.

As part of its efforts to strengthen employer branding, in November 2024, MUFG Bank, Ltd., Jakarta Branch Office was certified as a "Great Place to Work" (GPTW). The survey results showed that 78% of MUFG Bank, Ltd., Jakarta Branch Office employees considered MUFG as a great place to work, compared to 59% of companies in the same industry.

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bekerja, dibandingkan dengan 59% perusahaan di industri yang sama. Kegiatan-kegiatan di atas menunjukkan citra dan reputasi Bank kepada kandidat-kandidat potensial di pasar, tidak hanya para mahasiswa dari universitas-universitas terpilih namun juga untuk talenta profesional.

The above activities demonstrate the Bank's image and reputation to potential candidates in the market, not only students from selected universities but also for professional talents.

Kompensasi dan Manfaat

Bank menerapkan strategi remunerasi yang selaras dengan arahan Kantor Pusat, di mana Bank menekankan prinsip upah menurut kinerja (*pay for performance*). Kompensasi karyawan MUFG dipengaruhi oleh beberapa komponen, di antaranya jabatan, kinerja karyawan, daya saing antar perusahaan dalam industri yang sama (perbandingan pasar/industri), inflasi dan daya beli masyarakat, dan komponen-komponen lainnya.

Bank juga memberikan bonus lainnya yang diberikan berdasarkan pada kinerja karyawan serta kondisi bisnis Bank secara keseluruhan pada tahun berjalan. Bank berharap dapat memberikan kompensasi yang setara dengan kontribusi karyawan kepada Bank, memacu produktivitas, dan menjadi motivasi bagi seluruh karyawan melalui penerapan sistem kompensasi yang adil.

Di samping itu, Bank juga memberikan manfaat yang kompetitif kepada karyawannya, termasuk namun tidak terbatas pada manfaat kesehatan, program pinjaman karyawan, *providential fund*, pengaturan waktu kerja yang fleksibel, penghargaan masa kerja dan bantuan pendidikan untuk karyawan dan anak karyawan.

Compensation and Benefits

The Bank implements a remuneration strategy that is in line with the direction of the Head Office, where the Bank emphasizes the principle of pay for performance. MUFG employee compensation is influenced by several components, including position, employee performance, competitiveness between companies in the same industry (market/industry comparison), inflation and people's purchasing power, and other components.

The Bank also provides other bonuses based on employee performance and the Bank's overall business conditions in the current year. The Bank hopes to provide compensation that is equivalent to employee contributions to the Bank, boost productivity, and motivate all employees through the implementation of a fair compensation system.

In addition, the Bank also provides competitive benefits to its employees, including but not limited to health benefits, employee loan programs, providential funds, flexible working hours, long service awards and educational assistance for employees and employees' children.

Kebijakan dan Pelaksanaan Pengembangan Kompetensi SDM [GRI 3-3]

Bank secara rutin memetakan dan memastikan kapasitas serta kualitas SDM selaras dengan kebutuhan dan strategi bisnis. Bank juga telah menetapkan kebijakan yang efektif berdasarkan pada kebutuhan proses bisnis dan membangun budaya dan lingkungan kerja yang kondusif, serta mengelola hubungan industrial guna memperkuat fungsi SDM sebagai pendorong peningkatan kinerja Bank.

Bank senantiasa mengerahkan seluruh sumber daya dan kemampuan yang dimiliki untuk merespons tantangan serta menyesuaikan diri terhadap tuntutan pasar perbankan yang dinamis agar menjadi kuat dan kompetitif. Dalam pengembangan kompentensi SDM, Bank juga melakukan pengelolaan dan pengembangan SDM yang terintegrasi

HR Competency Development Policy and Implementation [GRI 3-3]

The Bank routinely maps and ensures that HR capacity and quality are aligned with business needs and strategies. The Bank has also established effective policies based on business process needs and building a conducive work culture and environment, as well as managing industrial relations to strengthen HR functions as drivers of improving the Bank's performance.

The Bank always mobilizes all resources and capabilities it has to respond to challenges and adapt to the demands of the dynamic banking market in order to become strong and competitive. In developing HR competencies, the Bank also manages and develops HR integrated with the Bank's vision, mission, and strategy, and strives to continuously

dengan visi, misi, dan strategi Bank, serta berupaya untuk terus melakukan peningkatan kualitas pengelolaan SDM agar dapat mendukung perkembangan bisnis, dengan tetap mengacu pada peraturan perundang-undangan dan praktik terbaik pengelolaan SDM yang berlaku, baik itu domestik maupun internasional.

improve the quality of HR management in order to support business development, while still referring to applicable laws and regulations and best practices for HR management, both domestic and international.

Bank mengelola SDM dengan menerapkan sistem yang komprehensif pada setiap tahapan perjalanan karyawan (*employee's journey*). Pengelolaan SDM tersebut juga memperhatikan pengalaman karyawan (*employee experience*) sejak proses perekrutan, yang mencakup kesempatan peningkatan karier, program remunerasi dan manfaat (*benefit*) untuk karyawan, pengembangan kompetensi, hingga program pensiun. Program pengelolaan SDM di Bank, telah disesuaikan dengan perkembangan dan kebutuhan untuk meningkatkan kinerja Bank secara berkelanjutan.

The Bank manages HR by implementing a comprehensive system at every stage of the employee's journey. HR management also takes into account the employee experience since the recruitment process, which includes career advancement opportunities, remuneration and benefit programs for employees, competency development, to retirement programs. The Bank's HR management program has been adjusted to developments and needs to improve the Bank's performance sustainably.

Pada tahun 2024, Bank telah menyelenggarakan sebanyak 153 pelatihan griyaan (in-house) yang dihadiri oleh 3.799 peserta, termasuk pelatihan-pelatihan yang bekerja sama dengan Kantor Regional Singapura maupun Kantor Pusat di Tokyo, Jepang. Di samping itu Bank juga mengirimkan 154 karyawan untuk mengikuti 53 pelatihan Umum.

In 2024, the Bank held 153 in-house trainings attended by 3,799 participants, including trainings in collaboration with the Singapore Regional Office and the Head Office in Tokyo, Japan. In addition, the Bank also sent 154 employees to attend 53 General trainings.

Sepanjang tahun 2024, beberapa topik program pelatihan griyaan (*in-house*) yang dilaksanakan sebagai berikut: **[GRI 3-3, 404-2]**

Throughout 2024, several in-house training program topics will be implemented as follows: **[GRI 3-3, 404-2]**

Tabel Daftar Program Pelatihan Internal Periode 2024
Table List of Internal Training Programs for the 2024 Period

Jenis Pelatihan Training Types	2024	2023	Training Type
Sertifikasi Certification	10	5	Certification
Kemampuan Teknis Technical Skills	114	49	Technical Skills
Kepemimpinan Leadership	11	2	Leadership
Keterampilan Lunak Soft Skills	43	45	Soft Skill
Pelatihan Kerja Langsung – Lokal On-the-Job Training – Local	2	-	On the Job Training - Local
Pelatihan Kerja Langsung – Internasional On-the-Job Training – International	2	-	On the Job Training – International

Sumber Daya Manusia
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Sanksi Disiplin

Setiap karyawan Bank dalam menjalankan tugasnya wajib mematuhi Panduan dan Prosedur Operasional Baku, Tata Tertib & Kewajiban serta Tanggung Jawab dalam Perjanjian Kerja Bersama, Panduan Etiket Bisnis, Kode Etik, Peraturan Pemberian Hadiah dan Hiburan, Panduan Perilaku Bisnis yang Baik dan lain sebagainya. Tindakan disipliner diterapkan kepada karyawan yang melakukan pelanggaran atas peraturan-peraturan tersebut di atas, mengingat suatu pelanggaran sekecil apapun dapat berdampak kepada reputasi Bank dan mengurangi tingkat kepercayaan nasabah.

Bank dapat melakukan tindakan disipliner kepada karyawan berupa Surat Peringatan, Penurunan Jabatan, sampai dengan Pengakhiran Hubungan Kerja. Tindakan disipliner berupa Surat Peringatan bertujuan sebagai bentuk pembinaan dengan harapan karyawan yang bersangkutan dapat memperbaiki sikap dan kinerjanya, serta tidak mengulangi atau melakukan pelanggaran lainnya di masa mendatang.

Dalam hal karyawan melakukan suatu pelanggaran yang dikatagorikan sebagai pelanggaran berat atau melakukan pelanggaran lainnya pada saat berlakunya Surat Peringatan Ketiga, maka karyawan yang bersangkutan dapat dikenakan sanksi Pemutusan Hubungan Kerja.

Pengelolaan Hubungan Industrial

Bank senantiasa berupaya menciptakan suasana kerja yang kondusif terkait dengan pengelolaan hubungan industrial. Bank senantiasa mematuhi seluruh peraturan yang berlaku terkait ketenagakerjaan dan juga menerapkan Perjanjian Kerja Bersama untuk dipatuhi bersama. Bank telah melakukan survei dan komunikasi dengan Serikat Pekerja MUFG Bank, Ltd., Kantor Cabang Jakarta baik secara formal maupun informal. Hal ini dilakukan untuk mendapatkan aspirasi dari karyawan secara langsung.

Disciplinary Sanctions

Every Bank employee in carrying out their duties must comply with the Standard Operating Procedures and Guidelines, Rules & Obligations and Responsibilities in the Joint Work Agreement, Business Etiquette Guidelines, Code of Ethics, Gift and Entertainment Regulations, Good Business Conduct Guidelines and so on. Disciplinary action is applied to employees who violate the above regulations, considering that even the slightest violation can have an impact on the Bank's reputation and reduce the level of customer trust.

The Bank can take disciplinary action against employees in the form of a Warning Letter, Demotion, up to Termination of Employment. Disciplinary action in the form of a Warning Letter is intended as a form of guidance with the hope that the employee concerned can improve his/her attitude and performance, and not repeat or commit other violations in the future.

In the event that an employee commits a violation that is categorized as a serious violation or commits other violations at the time the Third Warning Letter is in effect, the employee concerned may be subject to sanctions in the form of Termination of Employment.

Management of Industrial Relations

The Bank always strives to create a conducive working atmosphere related to the management of industrial relations. The Bank always complies with all applicable regulations related to employment and also implements a Collective Working Agreement to be complied with together. The Bank has conducted a survey and communication with the MUFG Bank, Ltd., Jakarta Branch Office Workers Union both formally and informally. This is done to obtain aspirations from employees directly.

Perjanjian Kerja Bersama [GRI 2-30]

Bank senantiasa mempertahankan dan selalu membina hubungan baik dengan Serikat Pekerja sebagai wakil dari Pekerja. Sebagai salah satu bentuk pengelolaan hubungan industrial, Bank dan Serikat Pekerja melakukan perundingan dalam hal perpanjangan Perjanjian Kerja Bersama yang dilaksanakan setiap 2 (dua) tahun sekali.

Aspirasi yang diberikan oleh Pekerja melalui Serikat Pekerja akan dipertimbangkan secara baik dan profesional dengan selalu memperhatikan performa, transparansi, kesejahteraan karyawan, ketersediaan anggaran biaya, penerapan di bank lain/perbandingan dengan kondisi pasar, serta keselarasan terhadap peraturan perundang-undangan yang berlaku dan pada akhirnya dapat mendukung pengembangan bisnis Bank. Terkait dengan pengaturan sistem pengupahan, manfaat-manfaat, serta fasilitas lainnya yang diatur secara khusus bagi Tenaga Kerja Asing (TKA) termasuk dengan Manajemen Jepang, akan mengacu pada kebijakan Sumber Daya Manusia yang diatur oleh Kantor Pusat.

Dalam hal meningkatkan keterikatan antara karyawan dengan Bank, MUFG Bank, Ltd., Kantor Cabang Jakarta berkomitmen untuk terus mengkaji dan menerapkan inisiatif-inisiatif yang berkaitan dengan fleksibilitas dalam bekerja, remunerasi, dan juga manfaat-manfaat bagi karyawan. Hal ini diharapkan dapat menjadi langkah yang tepat agar dapat tetap bersaing dengan kompetitor.

Collective Working Agreement [GRI 2-30]

The Bank always maintains and always fosters good relations with the Workers Union as representatives of the Workers. As one form of industrial relations management, the Bank and the Workers Union negotiate in terms of extending the Collective Working Agreement which is carried out every 2 (two) years.

The aspirations given by Workers through the Workers Union will be considered properly and professionally by always paying attention to performance, transparency, employee welfare, availability of budget costs, implementation in other banks/comparison with market conditions, and alignment with applicable laws and regulations and ultimately can support the Bank's business development. Related to the regulation of the wage system, benefits, and other facilities that are specifically regulated for Foreign Workers (TKA) including Japanese Management, will refer to the Human Resources policy regulated by the Head Office.

In terms of increasing employee engagement with the Bank, MUFG Bank, Ltd., Jakarta Branch Office is committed to continuously reviewing and implementing initiatives related to flexibility in working, remuneration, and employee benefits. This is expected to be the right step to remain competitive with competitors.

Struktur dan Komposisi Pemegang Saham [OJK C.3] [GRI 2-1]

Shareholders Structure and Composition [OJK C.3] [GRI 2-1]

MUFG Bank, Ltd., Kantor Cabang Jakarta merupakan kantor cabang dari MUFG Bank, Ltd., yang berkantor pusat di Jepang.

MUFG Bank, Ltd., Jakarta Branch Office is a branch office of MUFG Bank, Ltd., headquartered in Japan.

INFORMASI TENTANG MUFG

Mitsubishi UFJ Financial Group, Inc. (MUFG) adalah salah satu grup jasa keuangan terdepan dunia. Berpusat di Tokyo dengan sejarah lebih dari 360 tahun, MUFG memiliki jaringan global dengan lebih dari 2.000 lokasi di lebih dari 40 pasar. MUFG memiliki lebih dari 140.000 karyawan dan menawarkan berbagai jasa termasuk perbankan komersial, perwaliamanatan, sekuritas, kartu kredit, pembiayaan konsumen, manajemen aset, dan *leasing*.

INFORMATION ABOUT MUFG

Mitsubishi UFJ Financial Group, Inc. (MUFG) is one of the world's leading financial services groups. Headquartered in Tokyo with a history of more than 360 years, MUFG has a global network of more than 2,000 locations in more than 40 markets. MUFG has over 140,000 employees and offers a range of services including commercial banking, trusts, securities, credit cards, consumer finance, asset management and leasing.

MUFG bertujuan "Menjadi Grup Jasa Keuangan Paling Terpercaya Di Dunia" melalui kolaborasi erat di antara perusahaan – perusahaan yang beroperasi dan secara fleksibel menanggapi semua kebutuhan keuangan pelanggan kami, melayani masyarakat, dan mendorong pertumbuhan bersama dan berkelanjutan untuk dunia yang lebih baik. Saham MUFG diperdagangkan di bursa-bursa efek Tokyo, Nagoya, dan New York.

MUFG aims to "Be The World's Most Trusted Financial Group" through close collaboration among its operating companies and to flexibly respond to all of our customers' financial needs, serve society and drive shared and sustainable growth for a better world. MUFG shares are traded on the Tokyo, Nagoya and New York stock exchanges.

MUFG Bank, Ltd. adalah bank terkemuka di Jepang, dengan jaringan global yang menjangkau lebih dari 40 pasar. Di luar Jepang, Bank menawarkan berbagai produk dan layanan perbankan komersil dan investasi dalam bisnis, pemerintah, dan individu di seluruh dunia.

MUFG Bank, Ltd. is a leading bank in Japan, with a global network spanning over 40 markets. Outside Japan, the Bank offers a range of commercial and investment banking products and services to businesses, governments and individuals worldwide.

Di Asia Pasifik, MUFG hadir di 18 pasar – Australia, Bangladesh, China, Hong Kong, Indonesia, India, Korea Selatan, Laos, Malaysia, Myanmar, Selandia Baru, Pakistan, Filipina, Singapura, Sri Lanka, Taiwan, Thailand dan Vietnam.

In Asia Pacific, MUFG is present in 18 markets – Australia, Bangladesh, China, Hong Kong, Indonesia, India, South Korea, Laos, Malaysia, Myanmar, New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand and Vietnam.

MUFG juga telah membangun kemitraan strategis dengan beberapa bank paling terkemuka di Asia Tenggara, hal ini semakin memperkuat jaringan yang tak tertandingi di seluruh wilayah – VietinBank di Vietnam, Krungsri di Thailand, Security Bank di Filipina dan Bank Danamon di Indonesia.

MUFG has also established strategic partnerships with some of the most prominent banks in Southeast Asia, further strengthening its unrivalled network across the region – VietinBank in Vietnam, Krungsri in Thailand, Security Bank in the Philippines and Bank Danamon in Indonesia.

Dalam Rencana Bisnis Jangka Menengah tiga tahunan terkini Grup yang berakhir pada FY2026, MUFG secara dinamis mengejar peluang untuk berkembang dan berinvestasi di pertumbuhan Asia. Hal ini tercermin pada fokus untuk dapat menangkap peluang pendapatan secara tak henti; menantang diri kami dalam lingkup yang baru; memanfaatkan pertumbuhan pada *key markets* seperti India, menumbuhkan strategi digital Asia sambil memadatkan dan berkonsentrasi pada kompetensi inti.

In the Group's latest three-year Mid-Term Business Plan ending in FY2026, MUFG is dynamically pursuing opportunities to expand and invest in Asia's growth. This is reflected in our focus on relentlessly capturing revenue opportunities; challenging ourselves in new areas; capitalizing on growth in key markets such as India, and growing our digital Asia strategy while condensing and concentrating on core competencies.

Salah satu misi MUFG yang sedang dijalankan yaitu menjalin kemitraan dengan klien dan masyarakat untuk mencapai pertumbuhan yang berkelanjutan. Agar misi tersebut tercapai, MUFG telah menyisihkan dana sebesar JPY35 triliun yang digunakan untuk mendanai program-program berkelanjutan lainnya hingga tahun 2030. Dari target tersebut, lebih dari 70% atau JPY24,6 triliun sudah dicapai (FY2019 hingga FY2022).

One of MUFG's ongoing missions is to partner with clients and society to achieve sustainable growth. To achieve this mission, MUFG has set aside JPY35 trillion to fund other sustainability programs until 2030. Of this target, more than 70% or JPY24.6 trillion has been achieved (FY2019 to FY2022).

MUFG juga kembali menerbitkan Transition Whitepaper 3.0 pada tahun 2024, berkolaborasi dengan otoritas pemerintah dari berbagai negara di Eropa, Amerika Serikat, dan Jepang. Publikasi ini merupakan kelanjutan dari Whitepaper sebelumnya, bertujuan untuk membagikan pengetahuan dan pandangan yang berhasil kami kumpulkan dari berbagai pihak terkait mengenai perjalanan menuju netralitas karbon.

MUFG also re-released Transition Whitepaper 3.0 in 2024, in collaboration with government authorities from various countries in Europe, the United States and Japan. This publication is a continuation of the previous Whitepaper, aiming to share the insights and insights we have gathered from various stakeholders on the journey towards carbon neutrality.

MUFG juga merupakan pemimpin global dalam proyek pembangkit listrik terbarukan dan mendapat peringkat top lead arranger di Bloomberg's league tables karena telah berhasil membiayai dan menggunakan energi bersih selama enam dari delapan tahun terakhir. Di Asia Pasifik, di luar Jepang, MUFG telah berhasil memfasilitasi penggunaan energi bersih, di mana sumbernya didapat dari tenaga angin lepas pantai Changfang dan Xidao Taiwan, yang merupakan proyek penyediaan energi bersih terbesar di Asia Pasifik, dan juga telah mendapatkan sertifikasi hijau pertama dari pinjaman proyek di India yaitu Softbank solar park di Rajasthan, serta proyek ESG pertama di dunia yang dimiliki secara private dan terhubung dengan Bandara Sydney.

MUFG is also a global leader in renewable power projects and is ranked as a top lead arranger in Bloomberg's league tables for having successfully financed and deployed clean energy for six of the last eight years. In Asia Pacific, outside Japan, MUFG has successfully facilitated the deployment of clean energy, with the largest clean energy projects in Asia Pacific being the Changfang and Xidao offshore wind farms in Taiwan, and the first green certification of a project loan in India, the Softbank solar park in Rajasthan, and the world's first privately owned ESG project connected to Sydney Airport.

Struktur dan Komposisi Pemegang Saham
Shareholders Structure and Composition

KEKUATAN UNIK BANK MUFG
MUFG BANK'S UNIQUE STRENGTHS

Kekuatan komprehensif grup
The comprehensive strength of the group
Keberadaan di 40 pasar di seluruh dunia
Presence in 40 markets throughout the world
Lebih dari 140.000 profesional jasa keuangan
More than 140,000 financial services professionals
Produk dan keahlian dalam bidang jasa keuangan
Products and expertise in financial services
Hubungan erat antar entitas dan bank-bank mitra
Close relationships between entities and partner banks
Kantor Cabang MUFG
MUFG Branch Office
Kemitraan dengan Bank Danamon Indonesia
Partnership with Bank Danamon Indonesia

KELOMPOK USAHA GRUP BISNIS DI INDONESIA

PT Bank Danamon Indonesia, Tbk.

Berdiri pada tahun 1956, Bank Danamon Indonesia (Danamon) adalah salah satu lembaga penyedia jasa keuangan terkemuka di Indonesia. Dalam hal kepemilikan saham, 92,47% saham Danamon dimiliki oleh MUFG, dan 7,53% lainnya dimiliki oleh publik. Dalam melayani nasabah dari semua lini bisnis yaitu Retail, Usaha Kecil dan Menengah, serta Korporasi, Danamon didukung oleh 863 kantor cabang konvensional dan unit Syariah, serta kantor cabang dan kantor perwakilan grup Perusahaan Danamon di Indonesia.

PT Adira Dinamika Multi Finance, Tbk.

Adira Finance didirikan pada tahun 1990 dan mulai beroperasi pada tahun 1991. Adira Finance melayani beragam pembiayaan investasi, pembiayaan modal kerja, pembiayaan multiguna, pembiayaan lain serta sewa operasi (operating lease) dan pembiayaan syariah berdasarkan peraturan perundang-undangan dari Otoritas Jasa Keuangan (OJK). Adira Finance mulai melakukan penawaran umum melalui sahamnya pada tahun 2004 dan Bank Danamon menjadi

BUSINESS GROUPS BUSINESS GROUPS IN INDONESIA

PT Bank Danamon Indonesia, Tbk.

Established in 1956, Bank Danamon Indonesia (Danamon) is one of the leading financial services providers in Indonesia. In terms of share ownership, 92.47% of Danamon's shares are owned by MUFG, and the other 7.53% are owned by the public. In serving customers from all business lines, namely Retail, Small and Medium Enterprises, and Corporations, Danamon is supported by 863 conventional branch offices and Sharia units, as well as branch offices and representative offices of the Danamon Group of Companies in Indonesia.

PT Adira Dinamika Multi Finance, Tbk.

Adira Finance was established in 1990 and began operating in 1991. Adira Finance serves a variety of investment financing, working capital financing, multipurpose financing, other financing as well as operating leases and sharia financing based on laws and regulations from the Financial Services Authority (OJK). Adira Finance began conducting a public offering through its shares in 2004 and Bank Danamon became the majority shareholder with 75%. Through several

pemegang saham mayoritas sebesar 75%. Melalui beberapa tindakan korporasi, saat ini kepemilikan saham Bank Danamon terhadap Adira Finance adalah sebesar 92,07%.

corporate actions, Bank Danamon's share ownership in Adira Finance is currently 92.07%.

PT BOT Finance Indonesia

BOT Finance Indonesia (BOT Finance, dahulu bernama Bumiputera-BOT Finance) didirikan pada tahun 1982 sebagai perusahaan ventura bersama antara AJB Bumiputera 1912 dan BOT Lease Co., Ltd. Kegiatan bisnis BBF meliputi pembiayaan investasi, pembiayaan modal kerja, dan pembiayaan nasabah lainnya.

PT BOT Finance Indonesia

BOT Finance Indonesia (BOT Finance, formerly known as Bumiputera-BOT Finance) was established in 1982 as a joint venture between AJB Bumiputera 1912 and BOT Lease Co., Ltd. BBF's business activities include investment financing, working capital financing, and other customer financing.

PT JACCS Mitra Pinasthika Mustika Finance Indonesia

JACCS Mitra Pinasthika Mustika Finance Indonesia (JACCS MPM Finance Indonesia) bermula dari sebuah perusahaan sekuritas pada tahun 1990 dan merubah kegiatan usahanya menjadi perusahaan pembiayaan pada tahun 1993. JACCS MPM Finance Indonesia merupakan sebuah perusahaan pembiayaan yang bergerak dalam bidang pembiayaan investasi, modal kerja, dan multiguna, pada sektor pembiayaan konsumen untuk kendaraan bermotor roda empat, roda dua, dan multiguna. JACCS MPM Finance Indonesia juga bergerak dalam sektor pembiayaan korporasi melalui produk sewa pembiayaan untuk alat berat, mesin, maupun properti industri.

PT JACCS Mitra Pinasthika Mustika Finance Indonesia

JACCS Mitra Pinasthika Mustika Finance Indonesia (JACCS MPM Finance Indonesia) started as a securities company in 1990 and changed its business activities to a financing company in 1993. JACCS MPM Finance Indonesia is a financing company engaged in investment financing, working capital, and multipurpose, in the consumer financing sector for four-wheeled, two-wheeled, and multipurpose motor vehicles. JACCS MPM Finance Indonesia also operates in the corporate financing sector through leasing products for heavy equipment, machinery, and industrial property.

PT Mitsubishi HC Capital and Finance Indonesia

Mitsubishi HC Capital and Finance Indonesia didirikan pada tahun 1995 dengan nama Diamond Lease Indonesia, yang merupakan anak usaha dari Mitsubishi HC Capital Inc. asal Jepang. Perusahaan menyediakan layanan leasing dan pembiayaan bagi klien korporasi Indonesia dan Jepang.

PT Mitsubishi HC Capital and Finance Indonesia

Mitsubishi HC Capital and Finance Indonesia was founded in 1995 under the name Diamond Lease Indonesia, which is a subsidiary of Mitsubishi HC Capital Inc. from Japan. The company provides leasing and financing services for Indonesian and Japanese corporate clients.

PT MU Research and Consulting Indonesia

MU Research and Consulting Indonesia adalah anak usaha dari Mitsubishi UFJ Research and Consulting Co., Ltd., salah satu perusahaan konsultan dan wadah pemikir terkuat di Jepang. Perusahaan yang didirikan pada tahun 2001 ini menyediakan berbagai jasa penelitian dan konsultasi untuk sektor publik dan swasta.

PT MU Research and Consulting Indonesia

MU Research and Consulting Indonesia is a subsidiary of Mitsubishi UFJ Research and Consulting Co., Ltd., one of the strongest consulting firms and think tanks in Japan. The company, founded in 2001, provides various research and consulting services for the public and private sectors.

PT Arthaasia Finance

Arthaasia Finance adalah perusahaan pembiayaan yang didirikan untuk bergerak di bidang Pembiayaan Investasi, Pembiayaan Modal Kerja dan Pembiayaan Multiguna. Berdiri pada tahun 2000, Arthaasia Finance memiliki jaringan cabang yang luas di Sumatera, Jawa, Kalimantan dan Sulawesi.

PT Arthaasia Finance

Arthaasia Finance is a financing company established to operate in the fields of Investment Financing, Working Capital Financing and Multipurpose Financing. Established in 2000, Arthaasia Finance has an extensive branch network in Sumatra, Java, Kalimantan and Sulawesi.

Struktur dan Komposisi Pemegang Saham
Shareholders Structure and Composition

PT Takari Kokoh Sejahtera
Takari Kokoh Sejahtera adalah sebuah perusahaan patungan yang didirikan pada tahun 2013 oleh PT Takari Sumber Mulia yang bergerak di bidang rental kendaraan di Indonesia, dan Mitsubishi HC Capital Inc. (dahulu bernama Mitsubishi UFJ Lease & Finance Co.,Ltd) sebuah perusahaan yang bergerak di bidang *leasing* dan jasa keuangan di Jepang.

Silvrr Technology Co. Ltd. ("Akulaku")
Silvrr Technology Co., Ltd. ("Akulaku") merupakan perusahaan teknologi finansial yang memberikan jasa keuangan digital di Indonesia dan Asia Tenggara. Akulaku juga hadir sebagai platform perbankan dan keuangan digital ternama di beberapa negara Asia Tenggara, seperti Indonesia, Filipina, dan Malaysia. Akulaku berkomitmen untuk membantu memenuhi kebutuhan finansial harian nasabah yang belum terlayani di pasar berkembang melalui jasa perbankan digital, keuangan digital, investasi digital, serta broker asuransi.

PT Home Credit Indonesia
Home Credit Indonesia merupakan perusahaan pembiayaan berbasis teknologi dengan jangkauan mitra toko yang luas di lebih dari 200 kota di Indonesia. Telah beroperasi sejak 2013, Home Credit kini berkembang menjadi mitra finansial terpercaya bagi jutaan pelanggan kami. Home Credit turut mendorong keterbukaan akses terhadap layanan keuangan yang transparan dengan proses cepat dan mampu membantu masyarakat dalam memenuhi kebutuhan mereka secara terencana termasuk mengelola keuangan dan cicilan mereka dengan baik.

PT Takari Kokoh Sejahtera
Takari Kokoh Sejahtera is a joint venture company established in 2013 by PT Takari Sumber Mulia which operates in the vehicle rental sector in Indonesia, and Mitsubishi HC Capital Inc. (formerly Mitsubishi UFJ Lease & Finance Co., Ltd) a company engaged in leasing and financial services in Japan.

Silvrr Technology Co. Ltd. ("Akulaku")
Silvrr Technology Co., Ltd. ("Akulaku") is a financial technology company that provides digital financial services in Indonesia and Southeast Asia. Akulaku is also present as a leading digital banking and financial platform in several Southeast Asian countries, such as Indonesia, the Philippines, and Malaysia. Akulaku is committed to helping meet the daily financial needs of underserved customers in developing markets through digital banking, digital finance, digital investment, and insurance brokerage services.

PT Home Credit Indonesia
Home Credit Indonesia is a technology-based financing company with a wide range of store partners in more than 200 cities in Indonesia. Having been operating since 2013, Home Credit has now grown into a trusted financial partner for millions of our customers. Home Credit also encourages open access to transparent financial services with a fast process and is able to help people meet their needs in a planned manner, including managing their finances and installments well.

PT Mandala Multifinance, Tbk.

Mandala Multifinance yang didirikan pada 21 Juli 1997 adalah sebuah perusahaan pembiayaan komersial yang berfokus pada bisnis pembiayaan sepeda motor, mobil bekas, elektronik, furnitur, dan pembiayaan multiguna lainnya. Sebagai perusahaan yang berpengalaman lebih dari 27 tahun di industri jasa keuangan, Mandala memiliki komitmen untuk mengembangkan bisnisnya di Indonesia bersama seluruh lapisan masyarakat. Mandala hadir di 271 cabang yang tersebar di Sumatera, Kalimantan, Jawa, Nusa Tenggara, Sulawesi, Maluku, hingga Papua.

INFORMASI TENTANG MUFG SEBAGAI PEMILIK AKHIR/ PEMEGANG SAHAM UTAMA DAN PENGENDALI

Seluruh saham MUFG Bank atau 100,0% saham, dimiliki oleh Mitsubishi UFJ Financial Group, Inc. (MUFG). Mitsubishi UFJ Financial Group, Inc. (MUFG) adalah salah satu grup jasa keuangan terdepan dunia. Berpusat di Tokyo dengan sejarah lebih dari 360 tahun, MUFG memiliki jaringan global dengan lebih dari 2.000 lokasi di lebih dari 40 pasar. MUFG memiliki lebih dari 140.000 karyawan dan menawarkan berbagai jasa termasuk perbankan komersial, perwaliamanatan, sekuritas, kartu kredit, pembiayaan konsumen, manajemen aset, dan *leasing*.

MUFG bertujuan "menjadi grup jasa keuangan paling terpercaya di dunia" melalui kolaborasi erat di antara perusahaan – perusahaan yang beroperasi dan secara fleksibel menanggapi semua kebutuhan keuangan pelanggan kami, melayani masyarakat, dan mendorong pertumbuhan bersama dan berkelanjutan untuk dunia yang lebih baik. Saham MUFG diperdagangkan di bursa-bursa efek Tokyo, Nagoya, dan New York.

PT Mandala Multifinance, Tbk.

Mandala Multifinance, which was founded on July 21, 1997, is a commercial financing company that focuses on the financing business of motorbikes, used cars, electronics, furniture, and other multipurpose financing. As a company with more than 27 years of experience in the financial services industry, Mandala is committed to developing its business in Indonesia with all levels of society. Mandala is present in 271 branches spread across Sumatra, Kalimantan, Java, Nusa Tenggara, Sulawesi, Maluku, and Papua.

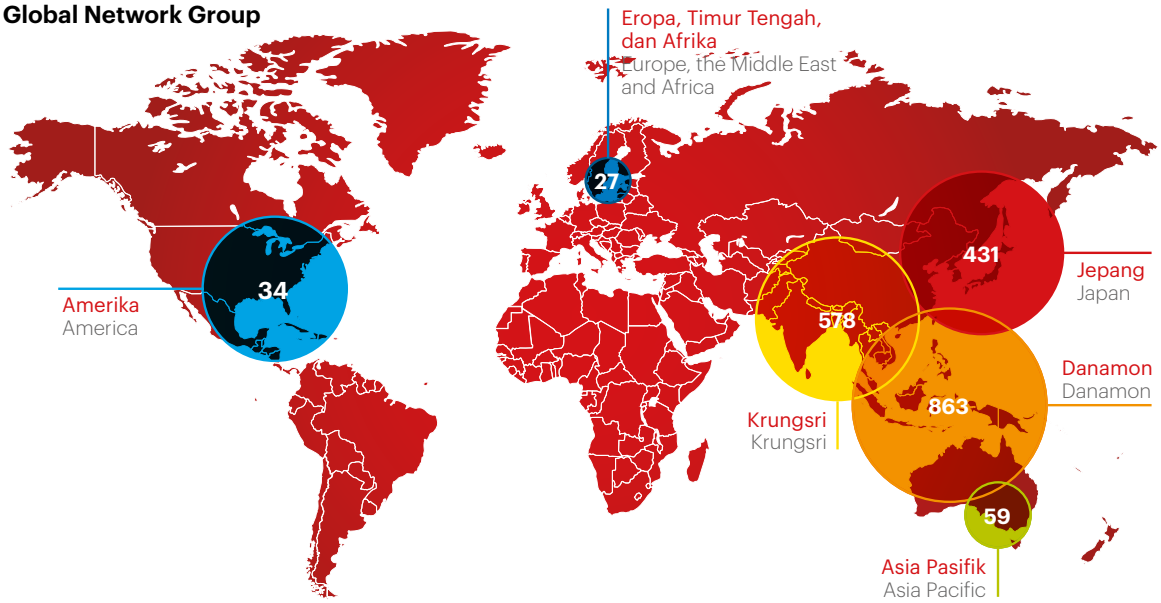
INFORMATION ABOUT MUFG AS ULTIMATE OWNER/MAJOR AND CONTROLLING SHAREHOLDERS

MUFG Bank is wholly owned, or 100.0%, by Mitsubishi UFJ Financial Group, Inc. (MUFG). Mitsubishi UFJ Financial Group, Inc. (MUFG) is one of the world's leading financial services groups. Headquartered in Tokyo with a history of over 360 years, MUFG has a global network of over 2,000 locations in more than 40 markets. MUFG has over 140,000 employees and offers a range of services including commercial banking, trusts, securities, credit cards, consumer finance, asset management, and leasing.

MUFG aims to "become the world's most trusted financial services group" through close collaboration among its operating companies and flexibly responding to all of our customers' financial needs, serving society, and driving shared and sustainable growth for a better world. MUFG shares are traded on the Tokyo, Nagoya and New York stock exchanges.

Struktur dan Komposisi Pemegang Saham
Shareholders Structure and Composition

Jaringan Global Grup
Global Network Group



- Jepang (per September 2022): 431 lokasi
- Eropa, Timur Tengah, Afrika (per Januari 2023): 27 lokasi
- Amerika (per Januari 2023): 34 lokasi
- Asia Pasifik (per Januari 2023): 59 lokasi
- Danamon (per Desember 2024): Danamon 863 lokasi, termasuk 508 lokasi dari Adira Finance
- Krungsri (per Desember 2023): 578 lokasi
- Fasilitas yang memiliki: 1) beberapa cabang untuk nasabah ritel, 2) sebuah cabang untuk nasabah ritel dan kantor untuk nasabah korporasi, dihitung sebagai satu lokasi. Total mencakup Bank, Bank Waliamanat, dan Induk Usaha Sekuritas.

- Japan (as of September 2022): 431 locations
- Europe, Middle East, Africa (as of January 2023): 27 locations
- Americas (as of January 2023): 34 locations
- Asia Pacific (as of January 2023): 59 locations
- Danamon (as of December 2024): Danamon 863 locations, including 508 locations from Adira Finance
- Krungsri (as of December 2023): 578 locations
- Facilities that have: 1) multiple branches for retail customers, 2) a branch for retail customers and an office for corporate customers, are counted as one location. Total includes Banks, Trustee Banks, and Securities Holding Companies.

Kronologi Penerbitan dan/atau Pencatatan Saham

Chronology of Issuance and/or Listing of Shares

MUFG Bank, Ltd., Kantor Cabang Jakarta, adalah kantor cabang dari MUFG Bank, Ltd., yang berkantor pusat di Jepang. Dengan demikian, Bank tidak memiliki informasi kronologi penerbitan dan/atau pencatatan saham.

MUFG Bank, Ltd., Jakarta Branch Office, is a branch office of MUFG Bank, Ltd., headquartered in Japan. Thus, the Bank does not have information on the chronology of issuance and/or listing of shares.

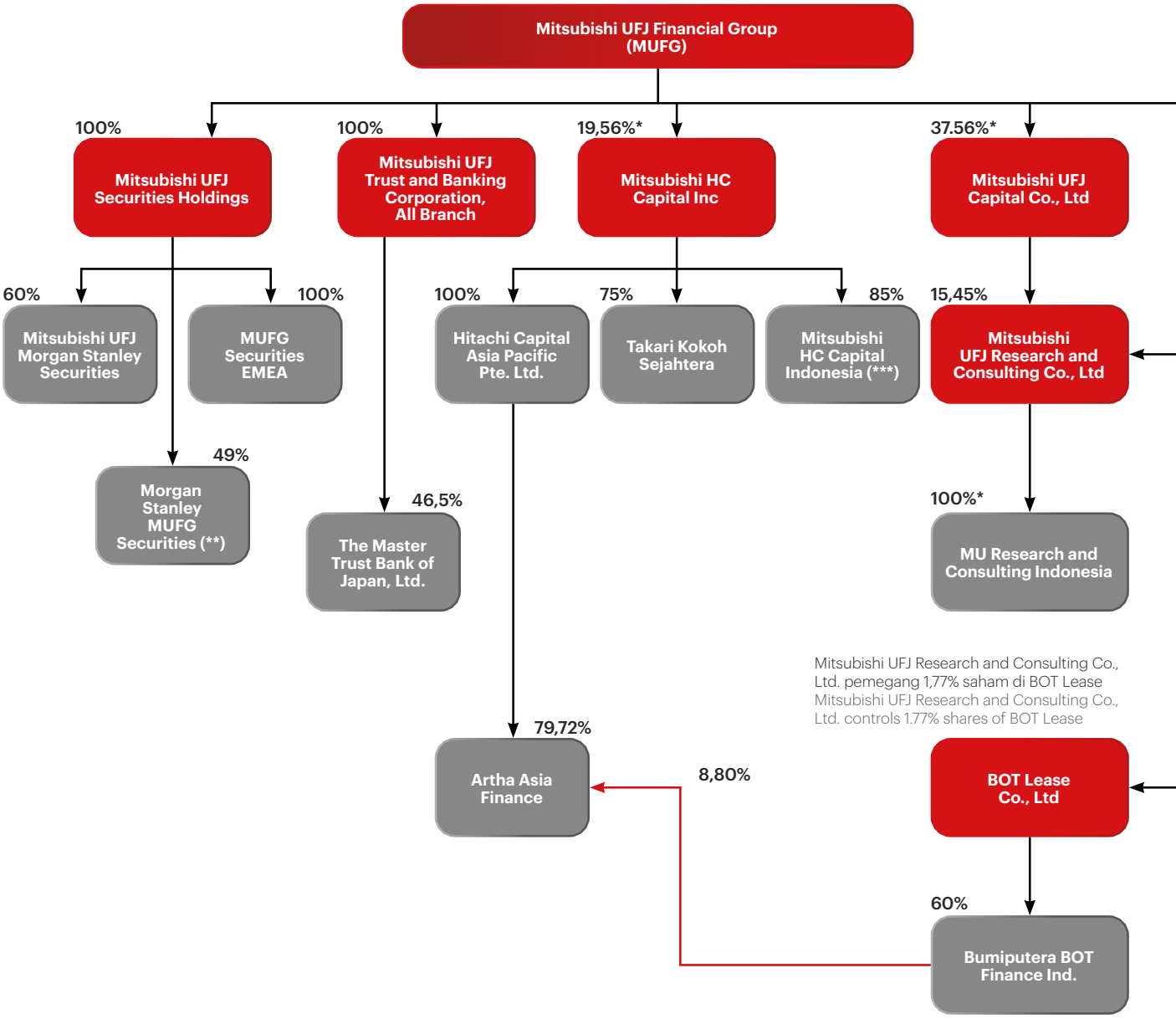
Kronologi Penerbitan dan/atau Pencatatan Obligasi Serta Efek Lainnya

Chronology Of Issuance and/or Listing of Bonds and Other Securities

MUFG Bank, Ltd., Kantor Cabang Jakarta, adalah kantor cabang dari MUFG Bank, Ltd., yang berkantor pusat di Jepang. Dengan demikian Bank tidak memiliki informasi tentang kronologi penerbitan dan/atau pencatatan obligasi serta efek lainnya.

MUFG Bank, Ltd., Jakarta Branch Office, is a branch office of MUFG Bank, Ltd., headquartered in Japan. Thus, the Bank does not have information on the chronology of issuance and/or listing of bonds and other securities.

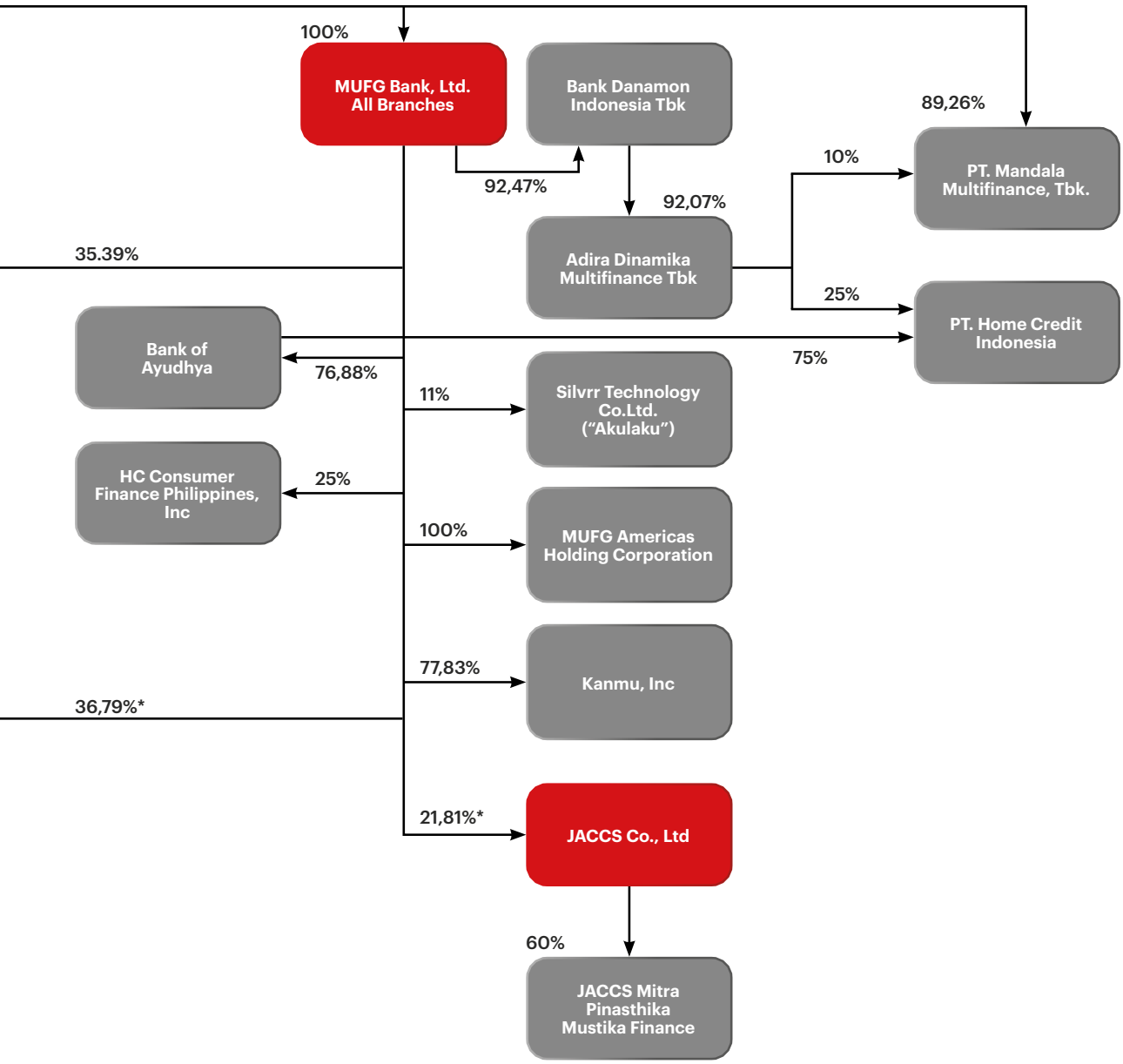
Struktur Grup Perusahaan
Company Group Structure



(*) Detail pemegang saham merujuk kepada file "2. MUFG Related Party"
For details of shareholder ownership, please refer to file "2. MUFG Related Party".

(**) Berdasarkan informasi laporan tahunan MUFG periode Maret 2021 yang dikeluarkan pada bulan Juli 2021 dinyatakan bahwa terkait dengan investasi di Morgan Stanley, MUFG tidak memiliki kontrol atas kepentingan dan operasi bisnis di Morgan Stanley sehingga jika Morgan Stanley membuat keputusan bisnis yang tidak sesuai dengan kepentingan MUFG maka MUFG tidak dapat mencapai tujuan awal yang telah disepakati untuk strategi aliansi. Sebagai tambahan informasi jika Morgan Stanley mengalami kesulitan keuangan dan bisnis lainnya yang diakibatkan oleh perubahan ekonomi, peraturan dan faktor-faktor lain, MUFG akan mengalami kerugian finansial atas investasi tersebut.
Based on MUFG Annual report as of March 2021 which released on July 2021, in regards with our investment in Morgan Stanley, MUFG have neither a controlling interest in nor control over the business operation of Morgan Stanley. If Morgan Stanley makes any business decision that are inconsistent with our interest, we may be unable to achieve the goals initially set out for the strategic alliance. Furthermore, we do not control Morgan Stanley however if Morgan Stanley encounters financial or other business difficulties due to aderse changes in the economy, regulatory environment or other factors, MUFG may suffer a financial loss on our investment.

(***) Sejak tanggal 5 November 2021, Mitsubishi UFJ Lease & Finance Indonesia berubah nama menjadi Mitsubishi HC Capital Indonesia.
As per November 5 2021, Mitsubishi UFJ Lease & Finance Indonesia has change his name to Mitsubishi HC Capital Indonesia.


100%
MUFG Bank, Ltd.
All Branches
Bank Danamon
Indonesia Tbk
92,47%
89,26%
10%
PT. Mandala
Multifinance, Tbk.
92,07%
Adira Dinamika
Multifinance Tbk
35.39%
25%
PT. Home Credit
Indonesia
Bank of
Ayudhya
76,88%
75%
11%
Silvrr Technology
Co.Ltd.
("Akulaku")
HC Consumer
Finance Philippines,
Inc
25%
100%
MUFG Americas
Holding Corporation
77,83%
Kanmu, Inc
36,79%*
21,81%*
JACCS Co., Ltd
60%
JACCS Mitra
Pinasthika
Mustika Finance

Entitas Anak dan Entitas Asosiasi, Ventura Bersama/Kerja Sama Operasi

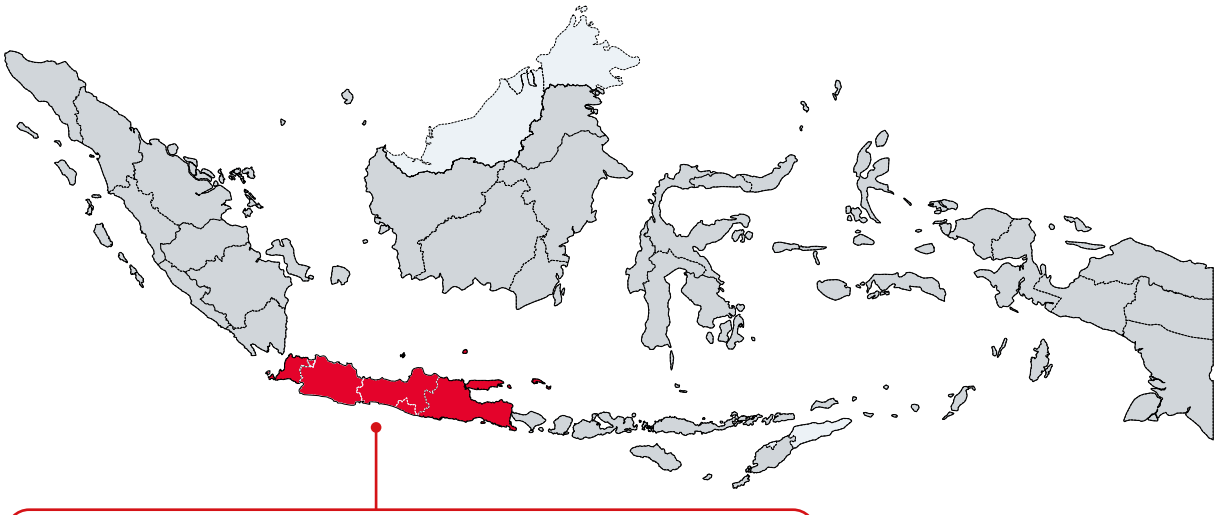
Subsidiary and Associate Entity, Joint Venture/Joint Operation

MUFG Bank, Ltd., Kantor Cabang Jakarta, merupakan kantor cabang dari MUFG Bank, Ltd., yang berkantor pusat di Jepang. Dengan demikian, Bank tidak memiliki informasi tentang entitas anak dan entitas asosiasi, ventura bersama/kerja sama operasi.

MUFG Bank, Ltd., Jakarta Branch, is a branch office of MUFG Bank, Ltd., headquartered in Japan. As such, the Bank does not have information on subsidiaries and associates, joint ventures/operating partnerships.

Wilayah Operasional

Operational Area



Kantor Cabang Utama
Main Branch Office
Trinity Tower, 6-9 Fl.,
Jl. H.R. Rasuna Said Kav. C22 Blok IIB
Jakarta 12940 Indonesia

Kantor Cabang Pembantu
Sub-Branch Office
Graha Bumi Surabaya
Jl. Jend. Basuki Rakhmat 106-128
Surabaya 60271, Indonesia
Tel.: +62-31-531-6711

Kantor Layanan
Service Point

Kota Deltamas
Ruko El Premio No. 7 Deltamas Boulevard – Kota Deltamas
Jl. Tol Jakarta-Cikampek KM. 37,
Desa Sukamahi Kec. Cikarang Pusat Bekasi 17530
Tel.: +62-21-8997-0760,
+62-21-3049-9387

Suryacipta
The Manor Office Park 1F Unit E & F
Jl. Surya Utama Kav. C-1,
Kawasan Industri Suryacipta
Karawang 41363, Indonesia
Tel.: +62-21-3042-4000,
+62-21-3049-9388

MM2100
BEFA Square Unit G-C Floor G
Jl. Kalimantan,
Kawasan Industri MM2100
Bekasi 17842, Indonesia
Tel.: +62-21-898-1167,
+62-21-3049-9384

Bekasi
EJIP Center
EJIP Industrial Park,
Cikarang Selatan
Bekasi 17550, Indonesia
Tel.: +62-21-897-5148,
+62-21-3049-9383

Cikampek
Sentra Niaga Blok A-II/29 No. B7
Kota Bukit Indah, Cikampek
Purwakarta 411841,
Indonesia
Tel.: +62-264-350-533,
+62-21-3049-9386

Kantor Akuntan Publik
Public Accounting Firm

Jenis dan Nama Lembaga Type and Name of Institution	Alamat Address	Jenis dan Bentuk Jasa, serta Jasa Lain yang Diberikan Type and Form of Services, and Other Services Provided	Biaya Fee	Periode Penugasan Assignment Period
Kantor Akuntan Publik Public Accounting Firm	**PWC** WTC 32nd floor, Jl. Jend. Sudirman Kav 29-31 Jakarta 12920, Indonesia	Jasa Non-Audit Non-Audit Services	Rp1.860.000.000,-	2024 - 2025
	KPMG Advisory Indonesia Jakarta Mori Tower Level 34, Jl. Jend. Sudirman Kav. 40-41 Jakarta 10210 Indonesia	Jasa Non-Audit Non-Audit Services	Rp 158,000,000,-	2025
	Deloitte Liana Ramon Xenia & Rekan The Plaza Office Tower 32nd Floor JL. M.H. Thamrin Kav 28-30 Jakarta 10350	Jasa Audit Audit Services	Rp 3,500,000,000	2024 - 2025

Nama Lembaga dan Profesi Penunjang
Name of Institution and Supporting Profession

Jenis dan Nama Lembaga Type and Name of Institution		Alamat Address	Jenis dan Bentuk Jasa, serta Jasa Lain yang Diberikan Type and Form of Services, and Other Services Provided	Biaya Fees	Periode Penugasan Assignment Period
Konsultan Hukum (KORPORASI) Legal Consultant (CORPORATION)	Hadiputranto, Hadinoto & Partners Law Firm	Pacific Century Place, 35th Floor, Sudirman Central Business District Lot.10 Jl. Jendral Sudirman Kav. 52-53 Jakarta 12710, Indonesia	Bantuan dan Konsultasi Hukum Legal Assistance and Consultation	Rp66.262.005,00	Agustus 2023
Konsultan Hukum (KORPORASI) Legal Consultant (CORPORATION)	ATD Law	Treasury Tower 2F, SCBD, Lot 28 District 8, Jl. Jend. Sudirman Kav. 52-53, Senayan, Kebayoran Baru, Jakarta Selatan, Jakarta 12190, Indonesia	Bantuan dan Konsultasi Hukum Legal Assistance and Consultation	Rp13.952.256,00 (termasuk PPN 11%)	1 Desember 2023 – 29 Januari 2024
Konsultan Hukum (KORPORASI) Legal Consultant (CORPORATION)	Hadiputranto, Hadinoto & Partners Law Firm	Pacific Century Place, 35th Floor, Sudirman Central Business District Lot.10 Jl. Jendral Sudirman Kav. 52-53 Jakarta 12710, Indonesia	Bantuan dan Konsultasi Hukum Legal Assistance and Consultation	Rp401.448.150,00 (termasuk PPN 10%)	November – Desember 2023
Konsultan Hukum (KORPORASI) Legal Consultant (CORPORATION)	SSMP (Siregar Setiawan Manalu & Partnership)	Sahid Sudirman Center 17th Floor, Suite B & C, Jl. Jend. Sudirman No. 86 Jakarta 10220, Indonesia	Bantuan dan Konsultasi Hukum Legal Assistance and Consultation	Rp55.500.000,00	Mei 2024

UNTUK KEPERLUAN MEDIA/PERS

Corporate Communications
MUFG Bank, Ltd., Kantor Cabang Jakarta
Trinity Tower, 6th Fl, Jl. H.R. Rasuna Said Kav. C22 Blok IIB, Jakarta 12940, Indonesia
Telp: +62-21-25538300, +62-21-30048200
Email: corporate_communications@id.mufg.jp
Situs Web: www.mufg.co.id

FOR MEDIA/PRESS PURPOSES

Corporate Communications
MUFG Bank, Ltd., Jakarta Branch
Trinity Tower, 6th Floor, Jl. H.R. Rasuna Said Kav. C22 Block IIB, Jakarta 12940, Indonesia
Tel: +62-21-25538300, +62-21-30048200
Email: corporate_communications@id.mufg.jp
Website: www.mufg.co.id

Informasi Situs Bank
Bank Site Information

MUFG Bank, Ltd., Kantor Cabang Jakarta, memiliki situs resmi, yakni www.mufg.co.id, yang tersedia dalam dua bahasa, yaitu Bahasa Indonesia dan Bahasa Inggris. Situs resmi Bank menyediakan berbagai informasi penting berkaitan dengan Bank, di antaranya sebagai berikut:

1. Informasi umum mengenai Bank;
2. Jaringan Bank di Indonesia;
3. Laporan keuangan dan laporan tahunan;
4. Produk dan layanan yang ditawarkan oleh Bank;
5. Biaya-biaya;
6. Tanggung jawab sosial perusahaan (CSR); dan
7. Informasi lowongan kerja.

Situs Bank juga menyediakan pengumuman-pengumuman penting yang perlu diketahui oleh nasabah sehubungan dengan produk dan layanan, jadwal operasional Bank, dan sebagainya, sebagai bagian dari layanan kepada nasabah.

Informasi mengenai MUFG Bank secara global dapat diperoleh melalui situs resmi MUFG Bank yang tersedia dalam dua bahasa, yaitu Bahasa Inggris (www.bk.mufg.jp/global/) dan Bahasa Jepang (www.bk.mufg.jp). Kemudian, informasi mengenai entitas induk Bank, Mitsubishi UFJ Financial Group, Inc., dapat diperoleh melalui situs resmi MUFG yang tersedia dalam dua bahasa, yaitu Bahasa Inggris (www.mufg.jp/english) dan Bahasa Jepang (www.mufg.jp).

MUFG Bank, Ltd., Jakarta Branch, has an official website, www.mufg.co.id, which is available in two languages, namely Indonesian and English. The Bank's official website provides various important information related to the Bank, including the following:

1. General information about the Bank;
2. Bank Network in Indonesia;
3. Financial statements and annual reports;
4. Products and services offered by the Bank;
5. Fees;
6. Corporate social responsibility (CSR); and
7. Job vacancy information.

The Bank's website also provides important announcements that customers need to know regarding products and services, the Bank's operational schedule, and so on, as part of its customer service.

Information about MUFG Bank globally can be obtained through the official MUFG Bank website which is available in two languages, namely English (www.bk.mufg.jp/global/) and Japanese (www.bk.mufg.jp). Then, information about the Bank's parent entity, Mitsubishi UFJ Financial Group, Inc., can be obtained through the official MUFG website which is available in two languages, namely English (www.mufg.jp/english) and Japanese (www.mufg.jp).

Program Pendidikan dan Pelatihan Manajemen Bank [OJK E.2]

Bank Management Education and Training Program [OJK E.2]

Bank menerjemahkan tantangan dan dinamika dalam industri perbankan ke dalam materi pendidikan dan pelatihan. Bank memfasilitasi setiap individu dan organ perusahaan untuk mendapatkan program pengembangan guna meningkatkan kapabilitas yang selaras dengan kebutuhan dalam pelaksanaan tugas masing-masing. Informasi detail tentang program peningkatan kompetensi untuk Manajemen, Komite, dan Satuan terkait di sepanjang tahun 2024 adalah sebagai berikut:

The Bank translates the challenges and dynamics in the banking industry into education and training materials. The Bank facilitates each individual and company organ to obtain a development program to improve capabilities that are in line with the needs in carrying out their respective duties. Detailed information on the competency improvement program for Management, Committees, and related Units throughout 2024 is as follows:

Nama Name	**Jabatan** Position	**Jenis Pendidikan/ Pelatihan** Type of Education/ Training	**Materi Pendidikan/ Pelatihan** Education/ Training Material	**Tempat** Place	**Tanggal** Date	**Penyelenggara** Organizer
Manajemen						
Kazushige Nakajima	Country Head of Indonesia	Certification SKKNI	[Recertification] Risk Management Certification Examination J7	Jakarta	4 Maret 2024	LSPP
Kazushige Nakajima	Country Head of Indonesia	Certification SKKNI	Treasury Certification Preparatory J7	Jakarta	19 Agustus 2024	APUVINDO
Kazushige Nakajima	Country Head of Indonesia	Certification SKKNI	Treasury Certification Examination J7	Jakarta	24 Agustus 2024	ACI FMA
Kazushige Nakajima	Country Head of Indonesia	Leadership	Leadership Forum	Jakarta	9 Oktober 2024	Precena Strategic Partners
Kazushige Nakajima	Country Head of Indonesia	Soft Skill	Disrupting Unconscious Bias Training (APAC)	Jakarta	Desember 2024	Internal
Kazushige Nakajima	Country Head of Indonesia	Technical Skill	FY2023 Comprehensive Cybersecurity Awareness Training - Q4 (APAC)	Jakarta	Maret 2024	Internal
Kazushige Nakajima	Country Head of Indonesia	Technical Skill	FY2023 Conflicts of Interest and Managing MNPI	Jakarta	April 2024	Internal
Kazushige Nakajima	Country Head of Indonesia	Technical Skill	FY2023 Operational Risk Management (APAC)	Jakarta	Maret 2024	Internal
Kazushige Nakajima	Country Head of Indonesia	Technical Skill	FY2024 Annual Information Security Training (APAC)	Jakarta	Desember 2024	Internal
Kazushige Nakajima	Country Head of Indonesia	Technical Skill	FY2024 Anti-Bribery and Corruption Compliance - Gifts and Hospitality Training	Jakarta	Juni 2024	Internal
Kazushige Nakajima	Country Head of Indonesia	Technical Skill	FY2024 Anti-Fraud Awareness Training (Jakarta)	Jakarta	Juli 2024	Internal
Kazushige Nakajima	Country Head of Indonesia	Technical Skill	FY2024 APAC Anti-Bribery & Corruption Compliance: Hiring	Jakarta	September 2024	Internal
Kazushige Nakajima	Country Head of Indonesia	Technical Skill	FY2024 APAC Sanctions Compliance / FEFTA Training	Jakarta	Mei 2024	Internal
Kazushige Nakajima	Country Head of Indonesia	Technical Skill	FY2024 Bite-Size Training - PAD and OBI	Jakarta	Juli 2024	Internal
Kazushige Nakajima	Country Head of Indonesia	Technical Skill	FY2024 FATCA & CRS Training	Jakarta	Mei 2024	Internal
Kazushige Nakajima	Country Head of Indonesia	Technical Skill	FY2024 MUFG Way and Code of Conduct	Jakarta	Juni 2024	Internal
Kazushige Nakajima	Country Head of Indonesia	Technical Skill	FY2024 Q2 Comprehensive Cybersecurity Training (APAC)	Jakarta	Juli 2024	Internal

Nama Name	**Jabatan** Position	**Jenis Pendidikan/ Pelatihan** Type of Education/ Training	**Materi Pendidikan/ Pelatihan** Education/ Training Material	**Tempat** Place	**Tanggal** Date	**Penyelenggara** Organizer
Kazushige Nakajima	Country Head of Indonesia	Soft Skill	The Net Zero School Module I: Understanding the Great Climate System	Jakarta	Agustus 2024	Internal
Kazushige Nakajima	Country Head of Indonesia	Soft Skill	The Net Zero School Module II - Understanding the carbon footprint	Jakarta	Desember 2024	Internal
Michiyasu Yatabe	Head of Internal Control for Indonesia	Certification SKKNI	[Recertification] Risk Management Certification Examination J7	Jakarta	4 Maret 2024	LSPP
Michiyasu Yatabe	Head of Internal Control for Indonesia	Soft Skill	[TC] Enhance Engagement and Teamwork - PD	Jakarta	22 September 2024	Internal
Michiyasu Yatabe	Head of Internal Control for Indonesia	Leadership	Leadership Forum	Jakarta	9 Oktober 2024	Precena Strategic Partners
Michiyasu Yatabe	Head of Internal Control for Indonesia	Technical Skill	Bite-Size PAD & OBI	Jakarta	Juli 2024	Internal
Michiyasu Yatabe	Head of Internal Control for Indonesia	Soft Skill	Disrupting Unconscious Bias Training (APAC)	Jakarta	Desember 2024	Internal
Michiyasu Yatabe	Head of Internal Control for Indonesia	Technical Skill	FY2023 Comprehensive Cybersecurity Awareness Training - Q4 (APAC)	Jakarta	Maret 2024	Internal
Michiyasu Yatabe	Head of Internal Control for Indonesia	Technical Skill	FY2023 Conflicts of Interest and Managing MNPI	Jakarta	April 2024	Internal
Michiyasu Yatabe	Head of Internal Control for Indonesia	Technical Skill	FY2023 Operational Risk Management (APAC)	Jakarta	Maret 2024	Internal
Michiyasu Yatabe	Head of Internal Control for Indonesia	Technical Skill	FY2024 Annual Information Security Training (APAC)	Jakarta	Desember 2024	Internal
Michiyasu Yatabe	Head of Internal Control for Indonesia	Technical Skill	FY2024 Anti-Bribery and Corruption Compliance - Gifts and Hospitality Training	Jakarta	Juni 2024	Internal
Michiyasu Yatabe	Head of Internal Control for Indonesia	Technical Skill	FY2024 Anti-Fraud Awareness Training (Jakarta)	Jakarta	Juli 2024	Internal
Michiyasu Yatabe	Head of Internal Control for Indonesia	Technical Skill	FY2024 APAC Anti-Bribery & Corruption Compliance: Hiring	Jakarta	September 2024	Internal
Michiyasu Yatabe	Head of Internal Control for Indonesia	Technical Skill	FY2024 APAC Sanctions Compliance / FEFTA Training	Jakarta	Mei 2024	Internal
Michiyasu Yatabe	Head of Internal Control for Indonesia	Technical Skill	FY2024 FATCA & CRS Training	Jakarta	Mei 2024	Internal
Michiyasu Yatabe	Head of Internal Control for Indonesia	Technical Skill	FY2024 MUFG Way and Code of Conduct	Jakarta	Juni 2024	Internal
Michiyasu Yatabe	Head of Internal Control for Indonesia	Technical Skill	FY2024 Q2 Comprehensive Cybersecurity Training (APAC)	Jakarta	Juli 2024	Internal

Program Pendidikan dan Pelatihan Manajemen Bank
Bank Management Education and Training Program

Nama Name	Jabatan Position	Jenis Pendidikan/ Pelatihan Type of Education/ Training	Materi Pendidikan/ Pelatihan Education/ Training Material	Tempat Place	Tanggal Date	Penyelenggara Organizer
Michiyasu Yatabe	Head of Internal Control for Indonesia	Soft Skill	The Net Zero School Module I: Understanding the Great Climate System	Jakarta	Agustus 2024	Internal
Michiyasu Yatabe	Head of Internal Control for Indonesia	Soft Skill	The Net Zero School Module II - Understanding the carbon footprint	Jakarta	Desember 2024	Internal
Tadanobu Hirano	Deputy Head of Japanese Corporate Banking for Indonesia	Certification SKKNI	[Recertification] Risk Management Certification Examination J7	Jakarta	4 Maret 2024	LSPP
Tadanobu Hirano	Deputy Head of Japanese Corporate Banking for Indonesia	Soft Skill	[TC] Improve Collaboration and Teamwork - JC1, JC2, JC4, CIBD, JCBMD, CAD2	Jakarta	6 Oktober 2024	Internal
Tadanobu Hirano	Deputy Head of Japanese Corporate Banking for Indonesia	Leadership	Leadership Forum	Jakarta	9 Oktober 2024	Precena Strategic Partners
Tadanobu Hirano	Deputy Head of Japanese Corporate Banking for Indonesia	Technical Skill	Bite-Size PAD & OBI	Jakarta	Juli 2024	Internal
Tadanobu Hirano	Deputy Head of Japanese Corporate Banking for Indonesia	Soft Skill	Disrupting Unconscious Bias Training (APAC)	Jakarta	Desember 2024	Internal
Tadanobu Hirano	Deputy Head of Japanese Corporate Banking for Indonesia	Technical Skill	FY2023 Comprehensive Cybersecurity Awareness Training - Q4 (APAC)	Jakarta	Maret 2024	Internal
Tadanobu Hirano	Deputy Head of Japanese Corporate Banking for Indonesia	Technical Skill	FY2023 Conflicts of Interest and Managing MNPI	Jakarta	April 2024	Internal
Tadanobu Hirano	Deputy Head of Japanese Corporate Banking for Indonesia	Technical Skill	FY2023 Operational Risk Management (APAC)	Jakarta	Maret 2024	Internal
Tadanobu Hirano	Deputy Head of Japanese Corporate Banking for Indonesia	Technical Skill	FY2024 Annual Information Security Training (APAC)	Jakarta	Desember 2024	Internal
Tadanobu Hirano	Deputy Head of Japanese Corporate Banking for Indonesia	Technical Skill	FY2024 Anti-Bribery and Corruption Compliance - Gifts and Hospitality Training	Jakarta	Juni 2024	Internal
Tadanobu Hirano	Deputy Head of Japanese Corporate Banking for Indonesia	Technical Skill	FY2024 Anti-Fraud Awareness Training (Jakarta)	Jakarta	Juli 2024	Internal
Tadanobu Hirano	Deputy Head of Japanese Corporate Banking for Indonesia	Technical Skill	FY2024 APAC Anti-Bribery & Corruption Compliance: Hiring	Jakarta	September 2024	Internal

Nama Name	**Jabatan** Position	**Jenis Pendidikan/ Pelatihan** Type of Education/ Training	**Materi Pendidikan/ Pelatihan** Education/ Training Material	**Tempat** Place	**Tanggal** Date	**Penyelenggara** Organizer
Tadanobu Hirano	Deputy Head of Japanese Corporate Banking for Indonesia	Technical Skill	FY2024 APAC Sanctions Compliance / FEFTA Training	Jakarta	Mei 2024	Internal
Tadanobu Hirano	Deputy Head of Japanese Corporate Banking for Indonesia	Technical Skill	FY2024 FATCA & CRS Training	Jakarta	Mei 2024	Internal
Tadanobu Hirano	Deputy Head of Japanese Corporate Banking for Indonesia	Technical Skill	FY2024 MUFG Way and Code of Conduct	Jakarta	Juni 2024	Internal
Tadanobu Hirano	Deputy Head of Japanese Corporate Banking for Indonesia	Technical Skill	FY2024 Q2 Comprehensive Cybersecurity Training (APAC)	Jakarta	Juli 2024	Internal
Tadanobu Hirano	Deputy Head of Japanese Corporate Banking for Indonesia	Soft Skill	The Net Zero School Module I: Understanding the Great Climate System	Jakarta	Agustus 2024	Internal
Tadanobu Hirano	Deputy Head of Japanese Corporate Banking for Indonesia	Soft Skill	The Net Zero School Module II - Understanding the carbon footprint	Jakarta	Desember 2024	Internal
Yuki Hayashi	Head of Corporate Investment Banking and Products for Indonesia	Certification SKKNI	[Recertification] Risk Management Certification Examination J7	Jakarta	4 Maret 2024	LSPP
Yuki Hayashi	Head of Corporate Investment Banking and Products for Indonesia	Technical Skill	Data Analytics Workshop	Jakarta	14 Mei 2024	Internal
Yuki Hayashi	Head of Corporate Investment Banking and Products for Indonesia	Soft Skill	[TC] GAF & CLSD	Jakarta	25 Mei 2024	Internal
Yuki Hayashi	Head of Corporate Investment Banking and Products for Indonesia	Soft Skill	[TC] Updated KYC Procedure Based on POJK 8 2023 - KYCD	Jakarta	1 September 2024	Internal
Yuki Hayashi	Head of Corporate Investment Banking and Products for Indonesia	Soft Skill	[TC] Improve Collaboration and Teamwork - JC1, JC2, JC4, CIBD, JCBMD, CAD2	Jakarta	6 Oktober 2024	Internal
Yuki Hayashi	Head of Corporate Investment Banking and Products for Indonesia	Leadership	Leadership Forum	Jakarta	9 Oktober 2024	Precena Strategic Partners
Yuki Hayashi	Head of Corporate Investment Banking and Products for Indonesia	Technical Skill	Bite-Size PAD & OBI	Jakarta	Juli 2024	Internal
Yuki Hayashi	Head of Corporate Investment Banking and Products for Indonesia	Soft Skill	Disrupting Unconscious Bias Training (APAC)	Jakarta	Desember 2024	Internal

Program Pendidikan dan Pelatihan Manajemen Bank
Bank Management Education and Training Program

Nama Name	**Jabatan** Position	**Jenis Pendidikan/ Pelatihan** Type of Education/ Training	**Materi Pendidikan/ Pelatihan** Education/ Training Material	**Tempat** Place	**Tanggal** Date	**Penyelenggara** Organizer
Yuki Hayashi	Head of Corporate Investment Banking and Products for Indonesia	Technical Skill	FY2023 Comprehensive Cybersecurity Awareness Training - Q4 (APAC)	Jakarta	Maret 2024	Internal
Yuki Hayashi	Head of Corporate Investment Banking and Products for Indonesia	Technical Skill	FY2023 Conflicts of Interest and Managing MNPI	Jakarta	April 2024	Internal
Yuki Hayashi	Head of Corporate Investment Banking and Products for Indonesia	Technical Skill	FY2023 Operational Risk Management (APAC)	Jakarta	Maret 2024	Internal
Yuki Hayashi	Head of Corporate Investment Banking and Products for Indonesia	Technical Skill	FY2024 Annual Information Security Training (APAC)	Jakarta	Desember 2024	Internal
Yuki Hayashi	Head of Corporate Investment Banking and Products for Indonesia	Technical Skill	FY2024 Anti-Bribery and Corruption Compliance - Gifts and Hospitality Training	Jakarta	Juni 2024	Internal
Yuki Hayashi	Head of Corporate Investment Banking and Products for Indonesia	Technical Skill	FY2024 Anti-Fraud Awareness Training (Jakarta)	Jakarta	Juli 2024	Internal
Yuki Hayashi	Head of Corporate Investment Banking and Products for Indonesia	Technical Skill	FY2024 APAC Anti-Bribery & Corruption Compliance: Hiring	Jakarta	September 2024	Internal
Yuki Hayashi	Head of Corporate Investment Banking and Products for Indonesia	Technical Skill	FY2024 APAC Sanctions Compliance / FEFTA Training	Jakarta	Mei 2024	Internal
Yuki Hayashi	Head of Corporate Investment Banking and Products for Indonesia	Technical Skill	FY2024 FATCA & CRS Training	Jakarta	Mei 2024	Internal
Yuki Hayashi	Head of Corporate Investment Banking and Products for Indonesia	Technical Skill	FY2024 MUFG Way and Code of Conduct	Jakarta	Juni 2024	Internal
Yuki Hayashi	Head of Corporate Investment Banking and Products for Indonesia	Technical Skill	FY2024 Q2 Comprehensive Cybersecurity Training (APAC)	Jakarta	Juli 2024	Internal
Yuki Hayashi	Head of Corporate Investment Banking and Products for Indonesia	Soft Skill	The Net Zero School Module I: Understanding the Great Climate System	Jakarta	Agustus 2024	Internal
Yuki Hayashi	Head of Corporate Investment Banking and Products for Indonesia	Soft Skill	The Net Zero School Module II - Understanding the carbon footprint	Jakarta	Desember 2024	Internal
Dadi Arief Darmawan	Head of HR & Banking Operations for Indonesia	Certification SKKNI	Risk Management Certification Examination J7	Jakarta	4 Maret 2024	LSPP

Nama Name	**Jabatan** Position	**Jenis Pendidikan/ Pelatihan** Type of Education/ Training	**Materi Pendidikan/ Pelatihan** Education/ Training Material	**Tempat** Place	**Tanggal** Date	**Penyelenggara** Organizer
Dadi Arief Darmawan	Head of HR & Banking Operations for Indonesia	Soft Skill	[TC] GAF & CLSD	Jakarta	25 Mei 2024	Internal
Dadi Arief Darmawan	Head of HR & Banking Operations for Indonesia	Soft Skill	[TC] Fostering a Culture of Innovation, Communication, and Continuous Improvement in The Spirit of Reorganization - EID	Jakarta	16 September 2024	Internal
Dadi Arief Darmawan	Head of HR & Banking Operations for Indonesia	Soft Skill	[TC] Communication & Collaboration for Thriving in a Reorganized Workplace - DPS	Jakarta	6 Oktober 2024	Internal
Dadi Arief Darmawan	Head of HR & Banking Operations for Indonesia	Leadership	Leadership Forum	Jakarta	9 Oktober 2024	Precena Strategic Partners
Dadi Arief Darmawan	Head of HR & Banking Operations for Indonesia	Soft Skill	[TC] Nature Adventure Activity - TOPD	Jakarta	13 Oktober 2024	Internal
Dadi Arief Darmawan	Head of HR & Banking Operations for Indonesia	Technical Skill	Basic of Operations and Operations Risk Management (APAC)	Jakarta	Februari 2024	Internal
Dadi Arief Darmawan	Head of HR & Banking Operations for Indonesia	Technical Skill	Bite-Size PAD & OBI	Jakarta	Juli 2024	Internal
Dadi Arief Darmawan	Head of HR & Banking Operations for Indonesia	Soft Skill	Disrupting Unconscious Bias Training (APAC)	Jakarta	Desember 2024	Internal
Dadi Arief Darmawan	Head of HR & Banking Operations for Indonesia	Technical Skill	FY2023 Comprehensive Cybersecurity Awareness Training - Q4 (APAC)	Jakarta	Maret 2024	Internal
Dadi Arief Darmawan	Head of HR & Banking Operations for Indonesia	Technical Skill	FY2023 Conflicts of Interest and Managing MNPI	Jakarta	April 2024	Internal
Dadi Arief Darmawan	Head of HR & Banking Operations for Indonesia	Technical Skill	FY2023 Operational Risk Management (APAC)	Jakarta	Maret 2024	Internal
Dadi Arief Darmawan	Head of HR & Banking Operations for Indonesia	Technical Skill	FY2024 Annual Information Security Training (APAC)	Jakarta	Desember 2024	Internal
Dadi Arief Darmawan	Head of HR & Banking Operations for Indonesia	Technical Skill	FY2024 Anti-Bribery and Corruption Compliance - Gifts and Hospitality Training	Jakarta	Juni 2024	Internal
Dadi Arief Darmawan	Head of HR & Banking Operations for Indonesia	Technical Skill	FY2024 Anti-Fraud Awareness Training (Jakarta)	Jakarta	Juli 2024	Internal
Dadi Arief Darmawan	Head of HR & Banking Operations for Indonesia	Technical Skill	FY2024 APAC Anti-Bribery & Corruption Compliance: Hiring	Jakarta	September 2024	Internal
Dadi Arief Darmawan	Head of HR & Banking Operations for Indonesia	Technical Skill	FY2024 APAC Sanctions Compliance / FEFTA Training	Jakarta	Mei 2024	Internal
Dadi Arief Darmawan	Head of HR & Banking Operations for Indonesia	Technical Skill	FY2024 FATCA & CRS Training	Jakarta	Mei 2024	Internal

Program Pendidikan dan Pelatihan Manajemen Bank
Bank Management Education and Training Program

Nama Name	**Jabatan** Position	**Jenis Pendidikan/ Pelatihan** Type of Education/ Training	**Materi Pendidikan/ Pelatihan** Education/ Training Material	**Tempat** Place	**Tanggal** Date	**Penyelenggara** Organizer
Dadi Arief Darmawan	Head of HR & Banking Operations for Indonesia	Technical Skill	FY2024 MUFG Way and Code of Conduct	Jakarta	Juni 2024	Internal
Dadi Arief Darmawan	Head of HR & Banking Operations for Indonesia	Technical Skill	FY2024 Q2 Comprehensive Cybersecurity Training (APAC)	Jakarta	Juli 2024	Internal
Dadi Arief Darmawan	Head of HR & Banking Operations for Indonesia	Soft Skill	The Net Zero School Module I: Understanding the Great Climate System	Jakarta	Agustus 2024	Internal
Dadi Arief Darmawan	Head of HR & Banking Operations for Indonesia	Soft Skill	The Net Zero School Module II - Understanding the carbon footprint	Jakarta	Desember 2024	Internal
Indro Tri Sutanto	Head of Compliance for Indonesia	Certification SKKNI	Risk Management Certification Preparatory J7	Jakarta	16 Januari 2024	Efektif Pro
Indro Tri Sutanto	Head of Compliance for Indonesia	Certification SKKNI	Risk Management Certification Examination J7	Jakarta	15 Februari 2024	LSPP
Indro Tri Sutanto	Head of Compliance for Indonesia	Technical Skill	ROPA Training by PWC	Jakarta	2 Juli 2024	PWC
Indro Tri Sutanto	Head of Compliance for Indonesia	Soft Skill	[TC] related banking knowledge or economics, or other issues related bank, regulations, and economics - FCD, CPC, Legal, PD	Jakarta	22 September 2024	Internal
Indro Tri Sutanto	Head of Compliance for Indonesia	Leadership	Leadership Forum	Jakarta	9 Oktober 2024	Precena Strategic Partners
Indro Tri Sutanto	Head of Compliance for Indonesia	Technical Skill	Bite-Size PAD & OBI	Jakarta	Juli 2024	Internal
Indro Tri Sutanto	Head of Compliance for Indonesia	Soft Skill	Disrupting Unconscious Bias Training (APAC)	Jakarta	Desember 2024	Internal
Indro Tri Sutanto	Head of Compliance for Indonesia	Technical Skill	FY2023 Comprehensive Cybersecurity Awareness Training - Q4 (APAC)	Jakarta	Maret 2024	Internal
Indro Tri Sutanto	Head of Compliance for Indonesia	Technical Skill	FY2023 Conflicts of Interest and Managing MNPI	Jakarta	April 2024	Internal
Indro Tri Sutanto	Head of Compliance for Indonesia	Technical Skill	FY2023 Operational Risk Management (APAC)	Jakarta	Maret 2024	Internal
Indro Tri Sutanto	Head of Compliance for Indonesia	Technical Skill	FY2024 Annual Information Security Training (APAC)	Jakarta	Desember 2024	Internal
Indro Tri Sutanto	Head of Compliance for Indonesia	Technical Skill	FY2024 Anti-Bribery and Corruption Compliance - Gifts and Hospitality Training	Jakarta	Juni 2024	Internal
Indro Tri Sutanto	Head of Compliance for Indonesia	Technical Skill	FY2024 Anti-Fraud Awareness Training (Jakarta)	Jakarta	Juli 2024	Internal
Indro Tri Sutanto	Head of Compliance for Indonesia	Technical Skill	FY2024 APAC Anti-Bribery & Corruption Compliance: Hiring	Jakarta	September 2024	Internal
Indro Tri Sutanto	Head of Compliance for Indonesia	Technical Skill	FY2024 APAC Sanctions Compliance / FEFTA Training	Jakarta	Mei 2024	Internal
Indro Tri Sutanto	Head of Compliance for Indonesia	Technical Skill	FY2024 FATCA & CRS Training	Jakarta	Mei 2024	Internal
Indro Tri Sutanto	Head of Compliance for Indonesia	Technical Skill	FY2024 MUFG Way and Code of Conduct	Jakarta	Juni 2024	Internal

Nama Name	**Jabatan** Position	**Jenis Pendidikan/ Pelatihan** Type of Education/ Training	**Materi Pendidikan/ Pelatihan** Education/ Training Material	**Tempat** Place	**Tanggal** Date	**Penyelenggara** Organizer
Indro Tri Sutanto	Head of Compliance for Indonesia	Technical Skill	FY2024 Q2 Comprehensive Cybersecurity Training (APAC)	Jakarta	Juli 2024	Internal
Indro Tri Sutanto	Head of Compliance for Indonesia	Technical Skill	Market Compliance	Jakarta	Agustus 2024	Internal
Indro Tri Sutanto	Head of Compliance for Indonesia	Soft Skill	The Net Zero School Module I: Understanding the Great Climate System	Jakarta	Agustus 2024	Internal
Indro Tri Sutanto	Head of Compliance for Indonesia	Soft Skill	The Net Zero School Module II - Understanding the carbon footprint	Jakarta	Desember 2024	Internal
Mahendra Rendiantama	Head of Risk Management for Indonesia	Certification SKKNI	Risk Management Certification Refreshment Program J7	Jakarta	10 Januari 2024	Efektif Pro
Mahendra Rendiantama	Head of Risk Management for Indonesia	Certification SKKNI	[Recertification] Risk Management Certification Examination J7	Jakarta	4 Maret 2024	LSPP
Mahendra Rendiantama	Head of Risk Management for Indonesia	Technical Skill	Townhall Risk & Reporting	Jakarta	22 Juli 2024	Internal
Mahendra Rendiantama	Head of Risk Management for Indonesia	Leadership	Leadership Forum	Jakarta	9 Oktober 2024	Precena Strategic Partners
Mahendra Rendiantama	Head of Risk Management for Indonesia	Leadership	Global LEAD	Jakarta	31 Oktober 2024	Global HR Office
Mahendra Rendiantama	Head of Risk Management for Indonesia	Technical Skill	Townhall Risk Reporting	Jakarta	9 Desember 2024	Internal
Mahendra Rendiantama	Head of Risk Management for Indonesia	Technical Skill	Bite-Size PAD & OBI	Jakarta	Juli 2024	Internal
Mahendra Rendiantama	Head of Risk Management for Indonesia	Soft Skill	Disrupting Unconscious Bias Training (APAC)	Jakarta	Desember 2024	Internal
Mahendra Rendiantama	Head of Risk Management for Indonesia	Technical Skill	FY2023 Comprehensive Cybersecurity Awareness Training - Q4 (APAC)	Jakarta	Maret 2024	Internal
Mahendra Rendiantama	Head of Risk Management for Indonesia	Technical Skill	FY2023 Conflicts of Interest and Managing MNPI	Jakarta	April 2024	Internal
Mahendra Rendiantama	Head of Risk Management for Indonesia	Technical Skill	FY2023 Operational Risk Management (APAC)	Jakarta	Maret 2024	Internal
Mahendra Rendiantama	Head of Risk Management for Indonesia	Technical Skill	FY2024 Annual Information Security Training (APAC)	Jakarta	Desember 2024	Internal
Mahendra Rendiantama	Head of Risk Management for Indonesia	Technical Skill	FY2024 Anti-Bribery and Corruption Compliance - Gifts and Hospitality Training	Jakarta	Juni 2024	Internal
Mahendra Rendiantama	Head of Risk Management for Indonesia	Technical Skill	FY2024 Anti-Fraud Awareness Training (Jakarta)	Jakarta	Juli 2024	Internal

Program Pendidikan dan Pelatihan Manajemen Bank
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Nama Name	Jabatan Position	Jenis Pendidikan/ Pelatihan Type of Education/ Training	Materi Pendidikan/ Pelatihan Education/ Training Material	Tempat Place	Tanggal Date	Penyelenggara Organizer
Mahendra Rendiantama	Head of Risk Management for Indonesia	Technical Skill	FY2024 APAC Anti-Bribery & Corruption Compliance: Hiring	Jakarta	September 2024	Internal
Mahendra Rendiantama	Head of Risk Management for Indonesia	Technical Skill	FY2024 APAC Sanctions Compliance / FEFTA Training	Jakarta	Mei 2024	Internal
Mahendra Rendiantama	Head of Risk Management for Indonesia	Technical Skill	FY2024 FATCA & CRS Training	Jakarta	Mei 2024	Internal
Mahendra Rendiantama	Head of Risk Management for Indonesia	Technical Skill	FY2024 MUFG Way and Code of Conduct	Jakarta	Juni 2024	Internal
Mahendra Rendiantama	Head of Risk Management for Indonesia	Technical Skill	FY2024 Q2 Comprehensive Cybersecurity Training (APAC)	Jakarta	Juli 2024	Internal
Mahendra Rendiantama	Head of Risk Management for Indonesia	Soft Skill	The Net Zero School Module I: Understanding the Great Climate System	Jakarta	Agustus 2024	Internal
Mahendra Rendiantama	Head of Risk Management for Indonesia	Soft Skill	The Net Zero School Module II - Understanding the carbon footprint	Jakarta	Desember 2024	Internal
Myreshka	Head of Treasury for Indonesia (SMO)	Technical Skill	APAC Regional Treasury Conference	Jakarta	12 Januari 2024	AGMD - Singapore
Myreshka	Head of Treasury for Indonesia (SMO)	Leadership	Global LEAD	Jakarta	28 Februari 2024	Global HR Asia
Myreshka	Head of Treasury for Indonesia (SMO)	Certification SKKNI	Risk Management Certification Examination J7	Jakarta	21 Maret 2024	LSPP
Myreshka	Head of Treasury for Indonesia (SMO)	Soft Skill	[TC] Collaborate and Conquer - GMSD, GMTD, MIBD	Jakarta	15 September 2024	Internal
Myreshka	Head of Treasury for Indonesia (SMO)	Leadership	Leadership Forum	Jakarta	9 Oktober 2024	Precena Strategic Partners
Myreshka	Head of Treasury for Indonesia (SMO)	Technical Skill	Bonds Trading	Jakarta	28 November 2024	Bank Danamon
Myreshka	Head of Treasury for Indonesia (SMO)	Technical Skill	Bite-Size PAD & OBI	Jakarta	Juli 2024	Internal
Myreshka	Head of Treasury for Indonesia (SMO)	Soft Skill	Disrupting Unconscious Bias Training (APAC)	Jakarta	Desember 2024	Internal
Myreshka	Head of Treasury for Indonesia (SMO)	Technical Skill	FY2023 Comprehensive Cybersecurity Awareness Training - Q4 (APAC)	Jakarta	Maret 2024	Internal
Myreshka	Head of Treasury for Indonesia (SMO)	Technical Skill	FY2023 Conflicts of Interest and Managing MNPI	Jakarta	April 2024	Internal
Myreshka	Head of Treasury for Indonesia (SMO)	Technical Skill	FY2023 Global Markets Unit Training for Operational Incidents (APAC)	Jakarta	Mei 2024	Internal
Myreshka	Head of Treasury for Indonesia (SMO)	Technical Skill	FY2023 Operational Risk Management (APAC)	Jakarta	Maret 2024	Internal
Myreshka	Head of Treasury for Indonesia (SMO)	Technical Skill	FY2024 Annual Information Security Training (APAC)	Jakarta	Desember 2024	Internal

Nama Name	**Jabatan** Position	**Jenis Pendidikan/ Pelatihan** Type of Education/ Training	**Materi Pendidikan/ Pelatihan** Education/ Training Material	**Tempat** Place	**Tanggal** Date	**Penyelenggara** Organizer
Myreshka	Head of Treasury for Indonesia (SMO)	Technical Skill	FY2024 Anti-Bribery and Corruption Compliance - Gifts and Hospitality Training	Jakarta	Juni 2024	Internal
Myreshka	Head of Treasury for Indonesia (SMO)	Technical Skill	FY2024 Anti-Fraud Awareness Training (Jakarta)	Jakarta	Juli 2024	Internal
Myreshka	Head of Treasury for Indonesia (SMO)	Technical Skill	FY2024 APAC Anti-Bribery & Corruption Compliance: Hiring	Jakarta	September 2024	Internal
Myreshka	Head of Treasury for Indonesia (SMO)	Technical Skill	FY2024 APAC Sanctions Compliance / FEFTA Training	Jakarta	Mei 2024	Internal
Myreshka	Head of Treasury for Indonesia (SMO)	Technical Skill	FY2024 FATCA & CRS Training	Jakarta	Mei 2024	Internal
Myreshka	Head of Treasury for Indonesia	Technical Skill	FY2024 Global Market Business Group Risk Appetite Statement Training (APAC)	Jakarta	Oktober 2024	Internal
Myreshka	Head of Treasury for Indonesia (SMO)	Technical Skill	FY2024 MUFG Way and Code of Conduct	Jakarta	Juni 2024	Internal
Myreshka	Head of Treasury for Indonesia (SMO)	Technical Skill	FY2024 Q2 Comprehensive Cybersecurity Training (APAC)	Jakarta	Juli 2024	Internal
Myreshka	Head of Treasury for Indonesia (SMO)	Technical Skill	Market Conduct Risk	Jakarta	November 2024	Internal
Myreshka	Head of Treasury for Indonesia (SMO)	Soft Skill	The Net Zero School Module I: Understanding the Great Climate System	Jakarta	Agustus 2024	Internal
Myreshka	Head of Treasury for Indonesia (SMO)	Soft Skill	The Net Zero School Module II - Understanding the carbon footprint	Jakarta	Desember 2024	Internal
Myreshka	Head of Treasury for Indonesia (SMO)	Technical Skill	Volcker Rule	Jakarta	Agustus 2024	Internal
M. Michael Sugirin	Head of GCIB for Indonesia	Technical Skill	Bite-Size PAD & OBI	Jakarta	Juli 2024	Internal
M. Michael Sugirin	Head of GCIB for Indonesia	Soft Skill	Disrupting Unconscious Bias Training (APAC)	Jakarta	Desember 2024	Internal
M. Michael Sugirin	Head of GCIB for Indonesia	Technical Skill	FY2023 Comprehensive Cybersecurity Awareness Training - Q4 (APAC)	Jakarta	Maret 2024	Internal
M. Michael Sugirin	Head of GCIB for Indonesia	Technical Skill	FY2023 Conflicts of Interest and Managing MNPI	Jakarta	April 2024	Internal
M. Michael Sugirin	Head of GCIB for Indonesia	Technical Skill	FY2023 Operational Risk Management (APAC)	Jakarta	Maret 2024	Internal
M. Michael Sugirin	Head of GCIB for Indonesia	Technical Skill	FY2024 Annual Information Security Training (APAC)	Jakarta	Desember 2024	Internal
M. Michael Sugirin	Head of GCIB for Indonesia	Technical Skill	FY2024 Anti-Bribery and Corruption Compliance - Gifts and Hospitality Training	Jakarta	Juni 2024	Internal
M. Michael Sugirin	Head of GCIB for Indonesia	Technical Skill	FY2024 Anti-Fraud Awareness Training (Jakarta)	Jakarta	Juli 2024	Internal
M. Michael Sugirin	Head of GCIB for Indonesia	Technical Skill	FY2024 APAC Anti-Bribery & Corruption Compliance: Hiring	Jakarta	September 2024	Internal
M. Michael Sugirin	Head of GCIB for Indonesia	Technical Skill	FY2024 APAC Sanctions Compliance / FEFTA Training	Jakarta	Mei 2024	Internal
M. Michael Sugirin	Head of GCIB for Indonesia	Technical Skill	FY2024 FATCA & CRS Training	Jakarta	Mei 2024	Internal

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Nama Name	Jabatan Position	Jenis Pendidikan/ Pelatihan Type of Education/ Training	Materi Pendidikan/ Pelatihan Education/ Training Material	Tempat Place	Tanggal Date	Penyelenggara Organizer
M. Michael Sugirin	Head of GCIB for Indonesia	Technical Skill	FY2024 MUFG Way and Code of Conduct	Jakarta	Juni 2024	Internal
M. Michael Sugirin	Head of GCIB for Indonesia	Technical Skill	FY2024 Q2 Comprehensive Cybersecurity Training (APAC)	Jakarta	Juli 2024	Internal
M. Michael Sugirin	Head of GCIB for Indonesia	Technical Skill	Market Compliance	Jakarta	Agustus 2024	Internal
M. Michael Sugirin	Head of GCIB for Indonesia	Soft Skill	The Net Zero School Module I: Understanding the Great Climate System	Jakarta	Agustus 2024	Internal
M. Michael Sugirin	Head of GCIB for Indonesia	Soft Skill	The Net Zero School Module II - Understanding the carbon footprint	Jakarta	Desember 2024	Internal
Yansen Darmaputra	Head of Systems for Indonesia (SMO)	Technical Skill	IT Training January	Jakarta	13 Januari 2024	Internal
Yansen Darmaputra	Head of Systems for Indonesia (SMO)	Certification SKKNI	[Recertification] Risk Management Certification Examination J7	Jakarta	4 Maret 2024	LSPP
Yansen Darmaputra	Head of Systems for Indonesia (SMO)	Technical Skill	Data Analytics Workshop	Jakarta	14 Mei 2024	Internal
Yansen Darmaputra	Head of Systems for Indonesia (SMO)	Technical Skill	Data Analytics Workshop	Jakarta	22 Mei 2024	Internal
Yansen Darmaputra	Head of Systems for Indonesia (SMO)	Leadership	Leadership Forum	Jakarta	9 Oktober 2024	Precena Strategic Partners
Yansen Darmaputra	Head of Systems for Indonesia (SMO)	Soft Skill	[TC] We are ASO-IDN (Aligning Strategies | Optimizing Ideas | Dare to Navigate) - Systems	Jakarta	20 Oktober 2024	Internal
Yansen Darmaputra	Head of Systems for Indonesia (SMO)	Technical Skill	Bite-Size PAD & OBI	Jakarta	Juli 2024	Internal
Yansen Darmaputra	Head of Systems for Indonesia (SMO)	Soft Skill	Disrupting Unconscious Bias Training (APAC)	Jakarta	Desember 2024	Internal
Yansen Darmaputra	Head of Systems for Indonesia (SMO)	Technical Skill	FY2023 Comprehensive Cybersecurity Awareness Training - Q4 (APAC)	Jakarta	Maret 2024	Internal
Yansen Darmaputra	Head of Systems for Indonesia (SMO)	Technical Skill	FY2023 Conflicts of Interest and Managing MNPI	Jakarta	April 2024	Internal
Yansen Darmaputra	Head of Systems for Indonesia (SMO)	Technical Skill	FY2023 Operational Risk Management (APAC)	Jakarta	Maret 2024	Internal
Yansen Darmaputra	Head of Systems for Indonesia (SMO)	Technical Skill	FY2023 Q4 PID Workshop (APAC)	Jakarta	April 2024	Internal
Yansen Darmaputra	Head of Systems for Indonesia (SMO)	Technical Skill	FY2023 Regional PLC Framework (APAC)	Jakarta	Februari 2024	Internal
Yansen Darmaputra	Head of Systems for Indonesia (SMO)	Technical Skill	FY2024 Annual Information Security Training (APAC)	Jakarta	Desember 2024	Internal
Yansen Darmaputra	Head of Systems for Indonesia (SMO)	Technical Skill	FY2024 Anti-Bribery and Corruption Compliance - Gifts and Hospitality Training	Jakarta	Juni 2024	Internal
Yansen Darmaputra	Head of Systems for Indonesia (SMO)	Technical Skill	FY2024 Anti-Fraud Awareness Training (Jakarta)	Jakarta	Juli 2024	Internal
Yansen Darmaputra	Head of Systems for Indonesia (SMO)	Technical Skill	FY2024 APAC Anti-Bribery & Corruption Compliance: Hiring	Jakarta	September 2024	Internal

Nama Name	**Jabatan** Position	**Jenis Pendidikan/ Pelatihan** Type of Education/ Training	**Materi Pendidikan/ Pelatihan** Education/ Training Material	**Tempat** Place	**Tanggal** Date	**Penyelenggara** Organizer
Yansen Darmaputra	Head of Systems for Indonesia (SMO)	Technical Skill	FY2024 APAC Sanctions Compliance / FEFTA Training	Jakarta	Mei 2024	Internal
Yansen Darmaputra	Head of Systems for Indonesia (SMO)	Technical Skill	FY2024 FATCA & CRS Training	Jakarta	Mei 2024	Internal
Yansen Darmaputra	Head of Systems for Indonesia (SMO)	Technical Skill	FY2024 MUFG Way and Code of Conduct	Jakarta	Juni 2024	Internal
Yansen Darmaputra	Head of Systems for Indonesia (SMO)	Technical Skill	FY2024 Q2 Comprehensive Cybersecurity Training (APAC)	Jakarta	Juli 2024	Internal
Yansen Darmaputra	Head of Systems for Indonesia (SMO)	Technical Skill	FY2024 Q2 PID workshop (APAC)	Jakarta	Oktober 2024	Internal
Yansen Darmaputra	Head of Systems for Indonesia (SMO)	Technical Skill	FY2024 Regional Project Life Cycle Awareness (APAC)	Jakarta	Agustus 2024	Internal
Yansen Darmaputra	Head of Systems for Indonesia (SMO)	Technical Skill	MUFG Bank Head Office ISSP SMS LEAP Training Module 2024	Jakarta	Agustus 2024	Internal
Yansen Darmaputra	Head of Systems for Indonesia (SMO)	Technical Skill	MUFG Bank Head Office ISSP SMS LEAP Training Module 2024	Jakarta	April 2024	Internal
Yansen Darmaputra	Head of Systems for Indonesia (SMO)	Technical Skill	MUFG Bank Head Office ISSP SMS LEAP Training Module FY2024	Jakarta	Agustus 2024	Internal
Yansen Darmaputra	Head of Systems for Indonesia (SMO)	Soft Skill	The Net Zero School Module II - Understanding the carbon footprint	Jakarta	Desember 2024	Internal
Audit Internal						
Lordy Perdana Purba	SKAI (Internal Audit Working Unit)	Certification SKKNI	Risk Management Certification Examination J6	Jakarta	4 Maret 2024	LSPP
Lordy Perdana Purba	SKAI (Internal Audit Working Unit)	Certification Non-SKKNI	Exemplar Certified Lead Auditor ISO/IEC 27001:2022	Jakarta	31 Mei 2024	CBQA Global Indonesia
Lordy Perdana Purba	SKAI (Internal Audit Working Unit)	Soft Skill	[TC] Root Cause Analysis for Countermeasure - SKAI	Jakarta	1 September 2024	Internal
Lordy Perdana Purba	SKAI (Internal Audit Working Unit)	Leadership	Leadership Forum	Jakarta	9 Oktober 2024	Precena Strategic Partners
Lordy Perdana Purba	Head of Internal Audit (SKAI) Department	Technical Skill	Bite-Size PAD & OBI	Jakarta	Juli 2024	Internal
Lordy Perdana Purba	Head of Internal Audit (SKAI) Department	Soft Skill	Disrupting Unconscious Bias Training (APAC)	Jakarta	Desember 2024	Internal
Lordy Perdana Purba	Head of Internal Audit (SKAI) Department	Technical Skill	FY2023 Comprehensive Cybersecurity Awareness Training - Q4 (APAC)	Jakarta	Maret 2024	Internal
Lordy Perdana Purba	Head of Internal Audit (SKAI) Department	Technical Skill	FY2023 Conflicts of Interest and Managing MNPI	Jakarta	April 2024	Internal
Lordy Perdana Purba	Head of Internal Audit (SKAI) Department	Technical Skill	FY2023 Operational Risk Management (APAC)	Jakarta	Maret 2024	Internal
Lordy Perdana Purba	Head of Internal Audit (SKAI) Department	Technical Skill	FY2024 Annual Information Security Training (APAC)	Jakarta	Desember 2024	Internal

Program Pendidikan dan Pelatihan Manajemen Bank
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Nama Name	Jabatan Position	Jenis Pendidikan/ Pelatihan Type of Education/ Training	Materi Pendidikan/ Pelatihan Education/ Training Material	Tempat Place	Tanggal Date	Penyelenggara Organizer
Lordy Perdana Purba	Head of Internal Audit (SKAI) Department	Technical Skill	FY2024 Anti-Bribery and Corruption Compliance - Gifts and Hospitality Training	Jakarta	Juni 2024	Internal
Lordy Perdana Purba	Head of Internal Audit (SKAI) Department	Technical Skill	FY2024 Anti-Fraud Awareness Training (Jakarta)	Jakarta	Juli 2024	Internal
Lordy Perdana Purba	Head of Internal Audit (SKAI) Department	Technical Skill	FY2024 APAC Anti-Bribery & Corruption Compliance: Hiring	Jakarta	September 2024	Internal
Lordy Perdana Purba	Head of Internal Audit (SKAI) Department	Technical Skill	FY2024 APAC Sanctions Compliance / FEFTA Training	Jakarta	Mei 2024	Internal
Lordy Perdana Purba	Head of Internal Audit (SKAI) Department	Technical Skill	FY2024 MUFG Way and Code of Conduct	Jakarta	Juni 2024	Internal
Lordy Perdana Purba	Head of Internal Audit (SKAI) Department	Technical Skill	FY2024 Q2 Comprehensive Cybersecurity Training (APAC)	Jakarta	Juli 2024	Internal
Lordy Perdana Purba	Head of Internal Audit (SKAI) Department	Technical Skill	Market Compliance	Jakarta	Agustus 2024	Internal
Lordy Perdana Purba	Head of Internal Audit (SKAI) Department	Soft Skill	The Net Zero School Module I: Understanding the Great Climate System	Jakarta	Agustus 2024	Internal
Lordy Perdana Purba	Head of Internal Audit (SKAI) Department	Soft Skill	The Net Zero School Module II - Understanding the carbon footprint	Jakarta	Desember 2024	Internal

Keanggotaan dalam Asosiasi [OJK C.5] [GRI 2-28]

Bergabungnya Bank ke dalam asosiasi/perhimpunan dapat menjadi sarana untuk bertukar informasi tentang banyak hal yang berkaitan dengan dunia perbankan, termasuk kebijakan-kebijakan terbaru beserta dampaknya. Hingga akhir tahun 2024, MUFG telah bergabung dalam asosiasi/perhimpunan baik skala nasional maupun internasional sebagai berikut:

Membership in Associations [FSA C.5] [GRI 2-28]

The Bank's membership in associations can be a means to exchange information on many matters related to banking, including the latest policies and their impact. As of the end of 2024, MUFG has joined the following national and international associations as follows:

No	Asosiasi/Perhimpunan *Association* Association of Managers	Skala Scales	Posisi (Anggota/Pengurus) Position (Members/Organisation Board)
1	Perhimpunan Bank-bank Internasional Indonesia (Perbina)	Nasional | National	Anggota Eksekutif |Executive Member
2	Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan (LAPS SJK)	Nasional | National	Anggota Eksekutif | Executive Member
3	Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP)	Nasional | National	Anggota Eksekutif | Executive Member
4	Association Cambiste Internationale (ACI) – Financial Markets Association Indonesia	Internasional International	Anggota Eksekutif | Executive Member
5	Asosiasi Sistem Pembayaran Indonesia (ASPI)	Nasional | National	Anggota Eksekutif | Executive Member

No	Asosiasi/Perhimpunan *Association* Association of Managers	Skala Scales	Posisi (Anggota/Pengurus) Position (Members/Organisation Board)
6	East Java Japan Club (EJJC)	Nasional | National	Anggota Eksekutif | Executive Member
7	Regional Bankers Association	Nasional | National	Anggota Eksekutif | Executive Member
8	Institute of Internal Auditors (IIA)	Internasional International	Anggota Eksekutif | Executive Member
9	Forum Human Capital Perbankan Indonesia (FHCPI)	Nasional | National	Anggota Eksekutif | Executive Member
10	The Jakarta Japan Club (JJC)	Internasional International	Anggota Eksekutif | Executive Member
11	The Jakarta Japanese School Maintenance Foundation (JJS)	Internasional International	Anggota Eksekutif | Executive Member
12	Indonesian Chamber of Commerce and Industry (KADIN)	Nasional | National	Anggota Eksekutif | Executive Member
13	Japanese Trade Union Center (Sanbetsu)	Internasional International	Anggota Eksekutif | Executive Member
14	Foreign Exchange Market Association Indonesia (APUVINDO)	Nasional | National	Anggota Eksekutif | Executive Member
15	Forum Komunikasi Direktur Operasional Perbankan (FKDOP)	Nasional | National	Anggota Eksekutif | Executive Member
16	International Chamber of Commerce Indonesia (ICC)	Internasional International	Anggota Eksekutif | Executive Member

PENGHARGAAN DAN SERTIFIKASI
AWARDS AND CERTIFICATIONS

Penghargaan dan Sertifikasi Tahun Pengumuman Penghargaan Awards and Certifications Year of Award Announcement	Pemberi Penghargaan Award Presenter	Kategori dan Nama Penghargaan Award Category and Name
2024	Infobank Magazine	Top 100 CEOs 2024 – Indonesia Kazushige Nakajima – Executive Officer, Country Head of Indonesia
2024	Infobank Magazine	Top 200 Future Leaders of 2024 – Indonesia Mahendra Rendiantama, Managing Director and Head of Risk Management Michiyasu Yatabe, Managing Director and Head of Internal Control
2024	FinanceAsia Award 2024	Best Sustainable Bank (International)
2024	The Asset Triple A Sustainable Infrastructure Awards 2024	Project Finance House of the Year
2024	Indonesian Ministry of State-Owned Enterprises (SOE) – Apresiasi Mitra BUMN Champion 2024	Peringkat Pertama dalam kategori Kreditur/Investor Swasta Terbaik pada ajang Apresiasi Mitra BUMN Champion 2024 First Place in the Best Private Creditor/Investor category at the 2024 BUMN Champion Partner Appreciation event
2024	Great Place To Work®	Great Place To Work®

ANALISIS DAN PEMBAHASAN MANAJEMEN

Management Discussion & Analysis

Tinjauan Perekonomian dan Industri
Economic and Industrial Overview

PEREKONOMIAN GLOBAL

Ketegangan politik global yang masih tinggi pada awal tahun 2024 akibat berlanjutnya konflik Rusia-Ukraina semakin meningkat setelah serangan Israel ke Palestina. Menjelang akhir tahun 2024, terpilihnya kembali Presiden Trump di Amerika Serikat (AS) dengan kebijakan *America First* kembali meningkatkan ketidakpastian global karena berpotensi mengubah lanskap geopolitik dan perekonomian dunia. Berbagai perkembangan terkait hasil Pemilihan Umum di AS ini telah berisiko meningkatkan fragmentasi perdagangan dan investasi dunia, menurunkan pertumbuhan ekonomi dunia, dan kemudian makin meningkatkan ketidakpastian pasar keuangan global.

Berdasarkan data yang dirilis Bank Indonesia, hingga triwulan IV-2024, perekonomian Amerika Serikat (AS) diprakirakan tumbuh lebih kuat, sedangkan ekonomi Eropa dan Jepang masih lemah. Sementara itu, berdasarkan Kementerian Keuangan, di bulan Januari 2025, pertumbuhan ekonomi Tiongkok terakselerasi menjadi sebesar 5,4% (yoy) pada triwulan IV-2024, yang didorong oleh stimulus ekonomi.

Arah kebijakan Pemerintah dan bank sentral AS berpengaruh pada ketidakpastian pasar keuangan global. Kuatnya ekonomi AS dengan pasar tenaga kerja yang membaik, serta dampak kebijakan tarif menahan proses disinflasi di AS yang meningkatkan ketidakpastian terhadap ekspektasi penurunan *Fed Funds Rate* (FFR). Kebijakan fiskal AS yang lebih ekspansif mendorong *yield US Treasury* tetap tinggi, baik pada tenor jangka pendek maupun panjang. Bersamaan dengan ketegangan politik global yang meningkat, preferensi investor makin besar terhadap aset keuangan AS. Indeks mata uang dolar AS masih berada dalam tren meningkat yang semakin menambah tekanan pelemahan berbagai mata uang dunia.

PEREKONOMIAN NASIONAL

Di tengah dinamika tingginya ketidakpastian global, pemulihan ekonomi Indonesia terus berlanjut pada tahun 2024. Berdasarkan data Bank Indonesia, pertumbuhan ekonomi Indonesia tetap baik ditopang oleh permintaan domestik, sedangkan stabilitas harga yang tetap terjaga didukung oleh konsistensi kebijakan moneter Bank Indonesia dan koordinasi erat dengan kebijakan Pemerintah. Neraca Pembayaran Indonesia juga tetap sehat, sejalan dengan rendahnya defisit transaksi berjalan serta meningkatnya surplus neraca transaksi modal dan finansial, sehingga mendukung terjaganya stabilitas nilai tukar Rupiah.

GLOBAL ECONOMY

Global political tensions remained high at the beginning of 2024 due to the ongoing Russia-Ukraine conflict, which further escalated following Israel's attacks on Palestine. Toward the end of 2024, the re-election of President Trump in the United States (US) with his "America First" policy added another layer of uncertainty to the global landscape, potentially reshaping geopolitical and economic dynamics. Developments surrounding the US elections risk increasing trade and investment fragmentation, weakening global economic growth, and heightening financial market volatility.

According to data released by Bank Indonesia, the US economy was projected to grow stronger through the fourth quarter of 2024, while economic conditions in Europe and Japan remained subdued. Meanwhile, based on data from Indonesia's Ministry of Finance, China's economic growth accelerated to 5.4% year-on-year (yoy) in Q4 2024, driven by government stimulus.

The direction of policy from the US government and Federal Reserve influenced the uncertainty in global financial markets. The robust US economy, supported by an improving labor market and tariff policies, has delayed the disinflation process, contributing to uncertain expectations regarding a potential reduction in the Fed Funds Rate (FFR). The US's more expansive fiscal policy also kept US Treasury yields elevated across both short and long tenors. Coupled with escalating global geopolitical tensions, investor preference shifted further toward US financial assets. The US dollar index continued its upward trend, adding further pressure on the weakening of various global currencies.

NATIONAL ECONOMY

Amid the heightened global uncertainty, Indonesia's economic recovery continued throughout 2024. According to Bank Indonesia, the country's economic growth remained robust, supported by strong domestic demand, while price stability was maintained through consistent monetary policy and close coordination with the Government. The Indonesian Balance of Payments remained sound, driven by a low current account deficit and an increasing surplus in the capital and financial account, thereby helping stabilize the Rupiah exchange rate.

Stabilitas sistem keuangan tetap terjaga, dengan intermediasi yang tinggi dan inklusif. Stabilitas sistem keuangan yang terjaga ditopang oleh permodalan yang kuat dan rendahnya risiko kredit bermasalah. Permodalan perbankan tetap kuat, tercermin dari rasio kecukupan modal (CAR) pada Desember 2024 sebesar 26,69% yang mampu menyerap risiko sekaligus mendukung pertumbuhan kredit. Risiko kredit bermasalah juga rendah, dengan rasio *Non-Performing Loans* (NPLs) sebesar 2,08% (bruto) dan 0,74% (neto). Likuiditas perbankan juga longgar sejalan dengan kebijakan Bank Indonesia, di mana pada Desember 2024 rasio AL/DPK dan LDR perbankan masing-masing tercatat sebesar 25,59% dan 88,57%. Kondisi likuiditas perbankan yang longgar mendorong tetap kuatnya pertumbuhan kredit sejalan dengan tingginya minat perbankan untuk menyalurkan kredit serta insentif likuiditas melalui Kebijakan Insentif Likuiditas Makroprudensial (KLM) dari Bank Indonesia. Pertumbuhan kredit pada Desember 2024 tercatat sebesar 10,39% (yoy) dengan rincian kredit modal kerja tumbuh 8,35% (yoy), kredit konsumsi tumbuh 10,61% (yoy), dan kredit investasi meningkat 13,62% (yoy). Pembiayaan syariah dan kredit UMKM juga tumbuh, masing-masing sebesar 9,87% (yoy) dan 3,37% (yoy).

Financial system stability remained intact, with high and inclusive intermediation. This stability was underpinned by strong capitalization and low credit risk. As of December 2024, the banking capital adequacy ratio (CAR) stood at 26.69%, sufficient to absorb risks while supporting loan growth. The risk of non-performing loans is also low, with a Non-Performing Loans (NPLs) ratio of 2.08% (gross) and 0.74% (net). Liquidity within the banking system was also ample, in line with Bank Indonesia's policy, as reflected by the AL/DPK and LDR ratios at 25.59% and 88.57%, respectively, as of December 2024. Ample liquidity conditions have driven strong loan growth in line with the high interest of banks to extend loans and liquidity incentives through the Macroprudential Liquidity Incentive Policy (KLM) from Bank Indonesia. As of December 2024, overall loan growth reached 10.39% (yoy), with working capital loans growing by 8.35% (yoy), consumer loans by 10.61% (yoy), and investment loans increasing by 13.62% (yoy). Sharia financing and MSME lending also grew by 9.87% (yoy) and 3.37% (yoy), respectively.

Transaksi ekonomi dan keuangan digital juga terus berkembang pesat, didukung oleh sistem pembayaran yang aman, efisien, dan andal, serta struktur industri dan infrastruktur yang makin kuat. Pada Desember 2024, transaksi BI-RTGS tumbuh 17,6% (yoy) menjadi Rp126,3 kuadriliun. Sementara, di sektor ritel, volume transaksi BI-FAST meningkat sebesar 62,4% (yoy), dengan total transaksi mencapai 3,4 miliar.

Digital economic and financial transactions continued to expand rapidly, supported by a secure, efficient, and reliable payment system as well as increasingly robust industry structure and infrastructure. In December 2024, BI-RTGS transactions grew by 17.6% (yoy), reaching Rp126.3 quadrillion. In the retail segment, BI-FAST transaction volume increased by 62.4% (yoy).

Rencana Strategis 2024
2024 Strategic Plan

Memahami perkembangan perekonomian global dan nasional serta industri sepanjang tahun 2024, Bank telah menyusun rencana strategis Bank untuk tahun 2024 yang juga mempertimbangkan peluang, kekuatan, keunggulan kompetitif, tingkat kompetisi yang dimiliki. Upaya ini perlu dilakukan dalam rangka memastikan dan mendukung Bank dalam mewujudkan rencana strategis, yang pada akhirnya dapat mendukung Bank dalam mencapai pertumbuhan yang berkelanjutan.

Considering global and national economic developments as well as industry trends throughout 2024, the Bank formulated its strategic plan for the year, factoring in opportunities, strengths, competitive advantages, and the prevailing level of competition. These efforts were aimed at ensuring the Bank's strategic direction and supporting its path toward sustainable growth.

Selama tahun 2024, Bank telah menjalankan beberapa strategi guna mencapai target bisnisnya, seperti:

- Terus melakukan penetrasi pasar dengan meningkatkan *wallet share*, pendekatan sektor baru, memperdalam hubungan dengan nasabah, dan menambah jumlah nasabah serta memperluas basis nasabah institusi keuangan.
- Meningkatkan produk dan layanan dengan melanjutkan kolaborasi dengan bank mitra dan perusahaan terkait, melakukan transisi ke *structured finance*, serta digitalisasi.
- Mendorong peningkatan eksposur pembiayaan berwawasan Lingkungan, Sosial dan Tata Kelola (*ESG Financing*).
- Menjajaki peluang investasi baru di Indonesia yang berasal dari negara asal klien perusahaan.

Throughout 2024, the Bank implemented several strategies to achieve its business targets, including:

- Continue to penetrate the market by increasing wallet share, approaching new sectors, deepening relationships with customers, and increasing the number of customers and expanding the customer base of financial institutions.
- Improve products and services by continuing collaboration with partner banks and related companies, making the transition to structured finance, and digitization.
- Encourage increased exposure to Environmental, Social and Governance (ESG) Financing.
- Explore new investment opportunities in Indonesia originating from the company's client's home country.

Sebagai bagian dari Mitsubishi UFJ Financial Group yang merupakan salah satu grup jasa keuangan terdepan di dunia, dalam menyusun rencana strategis, Bank merujuk pada Rencana Bisnis Jangka Menengah (MTBP) yang ditetapkan oleh Grup dan diberlakukan untuk seluruh entitas di seluruh dunia. Di samping itu, Bank juga menerbitkan Rencana Korporasi untuk periode lima tahun, yaitu 2022-2026 dalam rangka memenuhi kewajiban dalam Peraturan Otoritas Jasa Keuangan (POJK) No. 12/POJK.03/2021 tentang Bank Umum.

As part of Mitsubishi UFJ Financial Group (MUFG), one of the world's leading financial services groups, the Bank aligns its strategic planning with the Group's Medium-Term Business Plan (MTBP), which applies to all global entities. In addition, the Bank has established a Corporate Plan for the 2022–2026 period in compliance with the Financial Services Authority (OJK) Regulation No. 12/POJK.03/2021 on Commercial Banks.

Rencana Korporasi tersebut menjadi landasan strategis bagi kegiatan usaha Bank di Indonesia, dengan merujuk pada MTBP Grup dan Rencana Korporasi ini. Rencana Korporasi tersebut juga disusun dengan semangat yang sama untuk mencapai visi MUFG untuk "Menjadi Grup Jasa Keuangan Paling Terpercaya di Dunia." Dalam rangka mencapai mencapai visi ini, Bank akan menjalankan 11 pilar strategis yang terbagi dalam tiga grup besar, yaitu, Transformasi Perusahaan, Strategi Mendorong Pertumbuhan, dan Reformasi Struktural. Informasi mengenai 11 pilar strategis tersebut adalah sebagai berikut:

This Corporate Plan serves as the strategic foundation for the Bank's operations in Indonesia, referencing both the Group's MTBP and the Corporate Plan itself. The plan is built with the shared aspiration of realizing MUFG's vision: "To Be The World's Most Trusted Financial Group." To achieve this vision, the Bank is implementing 11 strategic pillars, grouped under three overarching categories: Corporate Transformation, Strategy for Growth, and Structural Reform. These pillars are as follows:

1. Transformasi Digital.
2. Menjawab Tantangan Lingkungan dan Sosial.
3. Transformasi Budaya Perusahaan.
4. Kolaborasi dengan Mitra.
5. Memelihara Hubungan Baik dengan Nasabah.
6. Fokus pada Kekuatan Inti.
7. Diversifikasi Sumber Pendapatan.
8. Optimisasi Struktur Neraca dan Permodalan.
9. Manajemen Biaya.
10. Transformasi Basis Usaha.
11. Peninjauan Portofolio Bisnis.

Grup juga dihadapkan pada berbagai kondisi, antara lain kebutuhan nasabah yang beragam, kompetisi dalam industri, serta regulasi yang semakin ketat dalam penerapan rencana strategis yang telah ditetapkan. Hal ini kemudian mendorong MUFG untuk menerapkan kebijakan manajemen yang didasarkan pada digitalisasi, ketahanan bisnis, dan keikutsertaan dari seluruh pemangku kepentingan.

Untuk itu, Bank terus berupaya mencapai target bisnis dan meningkatkan kemampuan layanan finansial secara menyeluruh untuk menjadi bank yang terdepan di berbagai aspek, seperti layanan, keandalan, dan jangkauan global di Indonesia, terutama dalam bisnis perbankan korporasi, baik untuk perusahaan Jepang, perusahaan global, maupun perusahaan nasional Indonesia.

Selama tahun 2024, Bank juga senantiasa melakukan sosialisasi rencana strategis yang telah ditetapkan secara berkala melalui berbagai sarana dan media, sebagai pemenuhan terhadap aspek transparansi yang ditujukan kepada seluruh pemangku kepentingan. Sosialisasi ini menjadi momentum bagi Bank untuk membangun budaya keberlanjutan dalam rangka meraih target serta mencapai kinerja yang telah ditetapkan secara maksimal. [OJK F.1]

TINJAUAN OPERASI PER SEGMEN USAHA

Segmen usaha Bank terlihat melalui penyajian pelaporan operasi yang selaras dengan yang tertuang dalam Pernyataan Standar Akuntansi Keuangan (PSAK) 5 (Revisi 2015) tentang Segmen Operasi yang tercatat dalam Laporan Keuangan teraudit. Informasi pelaporan segmen diungkapkan dengan tujuan untuk memungkinkan Bank mengevaluasi sifat dan dampak keuangan dari aktivitas bisnis di mana Bank terlibat serta pada lingkungan ekonomi MUFG beroperasi.

1. Digital Transformation
2. Addressing Environmental and Social Challenges
3. Corporate Culture Transformation
4. Partner Collaboration
5. Maintaining Strong Client Relationships
6. Focusing on Core Strengths
7. Diversifying Revenue Sources
8. Optimizing Balance Sheet and Capital Structure
9. Cost Management
10. Business Base Transformation
11. Business Portfolio Review

The Group continues to navigate diverse conditions, including varying customer needs, industry competition, and increasingly stringent regulations in implementing its strategic plan. These challenges have prompted MUFG to adopt management policies focused on digitalization, business resilience, and inclusive engagement with all stakeholders.

To this end, the Bank remains committed to achieving its business targets and enhancing its comprehensive financial services capabilities, aiming to be a leading bank in various dimensions—particularly in service excellence, reliability, and global reach—within Indonesia's corporate banking segment, serving Japanese, global, and national companies.

Throughout 2024, the Bank also ensured regular communication and dissemination of its strategic plan using various channels and media, in line with transparency principles and targeted toward all stakeholders. These efforts also served as momentum to foster a sustainability-oriented culture, supporting the Bank in realizing its goals and achieving optimal performance. [OJK F.1]

BUSINESS SEGMENT REVIEW

The Bank's business segments are presented in accordance with the reporting of operating segments as stipulated in Statement of Financial Accounting Standards (PSAK) 5 (Revised 2015) on Operating Segments, as reflected in the audited Financial Statements. Segment reporting information is disclosed to enable the Bank to evaluate the nature and financial impact of business activities in which the Bank is engaged, as well as the economic environment in which MUFG operates.

Rencana Strategis 2024
2024 Strategic Plan

MUFG telah mengidentifikasi dan mengungkapkan informasi keuangan berdasarkan kegiatan bisnis di mana Bank terlibat. MUFG adalah Bank Konvensional dengan segmen pendapatan, biaya, hasil, aset, dan liabilitas, termasuk bagian yang dapat diatribusikan langsung kepada segmen, serta yang dapat dialokasikan dengan dasar yang memadai untuk segmen tersebut. Dengan demikian, tidak terdapat informasi secara spesifik terkait tinjauan operasi per segmen usaha dalam laporan ini.

MUFG has identified and disclosed financial information based on its business activities. As a conventional bank, MUFG presents income, expenses, results, assets, and liabilities, including components that can be directly attributed to specific segments or reasonably allocated. As such, no specific information related to segmental operating reviews is provided in this report.

TINJAUAN KINERJA KEUANGAN

STANDAR PENYAJIAN INFORMASI DAN KESESUAIAN TERHADAP STANDAR AKUNTANSI KEUANGAN

Bank menyusun tinjauan kinerja keuangan berikut berdasakan pada Laporan Keuangan untuk tahun yang berakhir pada 31 Desember 2024 dan telah diaudit oleh Kantor Akuntan Publik Liana Ramon Xenia & Rekan sebagaimana tercantum dalam laporan No. 00094/2.1460/AU.1/07/0849-3/1/III/2025 tanggal 25 Maret 2025 dengan opini bahwa laporan keuangan Bank menyajikan secara "Wajar dalam Semua Hal yang Material." Penyusunan Laporan Tahunan ini selaras dengan Standar Akuntansi Keuangan ("SAK") di Indonesia, yang mencakup Pernyataan Standar Akuntansi Keuangan ("PSAK") dan Interpretasi Standar Akuntansi Keuangan ("ISAK") yang diterbitkan oleh Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia.

FINANCIAL PERFORMANCE REVIEW

PRESENTATION STANDARDS AND COMPLIANCE WITH ACCOUNTING PRINCIPLES

The Bank prepared its financial performance review based on the Financial Statements for the year ended 31 December 2024, which were audited by the Public Accounting Firm Liana Ramon Xenia & Partners, as stated in Report No. 00094/2.1460/AU.1/07/0849-3/1/III/2025 dated 25 March 2025, with an unqualified opinion that the Bank's financial statements present fairly, in all material respects. The preparation of this Annual Report complies with the Indonesian Financial Accounting Standards (SAK), which include Statements of Financial Accounting Standards (PSAK) and Interpretations of Financial Accounting Standards (ISAK) issued by the Financial Accounting Standards Board of the Indonesian Institute of Accountants.

LAPORAN POSISI KEUANGAN KONSOLIDASIAN [103-3]
CONSOLIDATED STATEMENT OF FINANCIAL POSITION [103-3]

(Dalam Jutaan Rupiah, kecuali dinyatakan khusus | In Million Rupiah, unless stated otherwise)

Uraian Description	2024	2023	2024-2023	
			%	Selisih Difference
Aset | Assets				
Kas Cash	-	63	(100,00%)	(63)
Giro pada Bank Indonesia Current Accounts with Bank Indonesia	3.512.839	5.211.379	(32,59%)	(1.698.540)
Giro pada Bank-bank Lain Current Accounts with Other Banks	255.043	2.592.213	(90,16%)	(2.337.170)
Tagihan pada Cabang-Cabang Lain – bersih Due from Other Branches – net	1.464.781	1.653.952	(11,44%)	(189.171)
Penempatan pada Bank Indonesia dan Bank-bank Lain – bersih Placements with Bank Indonesia and Other Banks – net	44.122.221	49.126.806	(10,19%)	(5.004.585)
Tagihan Derivatif Derivative Receivables	3.879.888	2.877.439	34,84%	1.002.449

(Dalam Jutaan Rupiah, kecuali dinyatakan khusus | In Million Rupiah, unless stated otherwise)

Uraian Description	2024	2023	2024-2023	
			%	Selisih Difference
Kredit yang Diberikan – bersih Loans – net	106.635.450	89.410.300	19,27%	17.225.150
Tagihan Akseptasi – bersih Acceptance Receivables – net	1.915.071	3.317.253	(42,27%)	(1.402.182)
Efek-efek – bersih Securities – net	36.460.668	37.888.537	(3,77%)	(1.427.869)
Efek Yang Dibeli Dengan Janji Dijual Kembali Securities Purchased Under Agreements To Resell	3.843.129	3.828.767	0,38%	14.362
Beban Dibayar Dimuka Prepaid Expenses	104.961	130.787	(19,75%)	(25.826)
Klaim Pengembalian Pajak Tax Refund Claims	55.985	37.470	49,41%	18.515
Aset Tetap – Bersih Fixed Assets – Net	136.591	157.905	(13,50%)	(21.314)
Aset hak guna Right of Use Assets	111.308	138.253	(19,49%)	(26.945)
Aset Lain-Lain Other Assets	3.018.578	2.892.202	4,37%	126.376
Jumlah Aset Total Assets	205.723.129	199.263.326	3,24%	6.459.803
Liabilitas | Liabilities				
Simpanan dari Nasabah Deposits from Customers	52.414.323	57.625.371	(9,04%)	(5.211.048)
Simpanan dari Bank-bank Lain Deposits from Other Banks	175.676	117.140	49,97%	58.536
Liabilitas Derivatif Derivative Liabilities	3.757.491	2.520.604	49,07%	1.236.887
Liabilitas Akseptasi Acceptance Liabilities	1.916.062	3.318.770	(42,27%)	(1.402.708)
Utang Pajak Penghasilan Income Tax Payable	1.195.861	874.548	36,74%	321.313
Beban yang Masih Harus Dibayar Accrued Expenses	613.591	591.637	3,71%	21.954
Liabilitas Pajak Tangguhan – Bersih Deferred Tax Liabilities – Net	-	58.618	(100,00%)	(58.618)
Liabilitas Imbalan Kerja Employee Benefits Liabilities	430.942	430.378	0,13%	564
Liabilitas ke Kantor Pusat dan Cabang-cabang Lain Liabilities to Head Office and Other Branches	98.153.799	93.895.740	4,53%	4.258.059
Liabilitas Sewa Rent Liabilities	121.280	147.329	(17,68%)	(26.049)
Liabilitas Lain-Lain Other Liabilities	2.898.478	2.582.469	12,24%	316.009
Jumlah Liabilitas Total Liabilities	161.677.503	162.162.604	(0,30%)	(485.101)

Rencana Strategis 2024
2024 Strategic Plan

(Dalam Jutaan Rupiah, kecuali dinyatakan khusus | In Million Rupiah, unless stated otherwise)

Uraian Description	2024	2023	2024-2023	
			%	Selisih Difference
Akun Kantor Pusat | Head Office Accounts				
Penyertaan Kantor Pusat Head Office Investments	1.424.298	1.424.298	-	-
Pengurangan Penyertaan Kantor Pusat Deductions Head Office Investment	(6.053)	(6.053)	-	-
Penghasilan Komprehensif Lain – Bersih Other Comprehensive Income – Net	(51.760)	(64.241)	19,43%	12.481
Laba yang Belum Dipindahkan ke Kantor Pusat Unremitted Profit to Head Office	42.679.141	35.746.718	19,39%	6.932.423
Jumlah Akun Kantor Pusat Total Head Office Accounts	44.045.626	37.100.722	18,72%	6.944.904
Jumlah Liabilitas dan Akun Kantor Pusat Total Liabilities and Head Office Accounts	205.723.129	199.263.326	3,24%	6.459.803

JUMLAH ASET
Total Assets

(Dalam Jutaan Rupiah, kecuali dinyatakan khusus | In Million Rupiah, unless stated otherwise)

Uraian Description	2024	2023	2024-2023	
			%	Selisih Difference
Jumlah Aset Total Assets	205.723.129	199.263.326	3,24%	6.459.803

Bank mencatatkan total aset pada periode tahun buku 31 Desember 2024 sebesar Rp205,72 triliun naik 3,24% dibandingkan dengan periode sebelumnya sebesar Rp199,26 triliun. Kenaikan ini terutama didorong oleh meningkatnya penyaluran kredit kepada nasabah.

The Bank recorded total assets in the financial year period of 31 December 2024 of Rp205.72 trillion, up 3.24% compared to the previous period of Rp199.26 trillion. This increase was mainly driven by an increase in lending to customers.

KREDIT
Loan

(Dalam Jutaan Rupiah, kecuali dinyatakan khusus | In Million Rupiah, unless stated otherwise)

Uraian Description	2024	2023	2024-2023	
			%	Selisih Difference
Kredit yang Diberikan – bersih Loans - net	106.635.450	89.410.300	19,27%	17.225.150

Pada tahun 2024, jumlah kredit yang diberikan oleh Bank - bersih naik 19,27% menjadi Rp106,64 triliun dibandingkan dengan pada tahun 2023 sebesar Rp89,41 triliun. Kenaikan ini terutama disebabkan oleh peningkatan penyaluran kredit kepada nasabah dalam bentuk kredit modal kerja dalam mata uang asing.

In 2024, the Bank's total loans - net increased by 19.27% to Rp106.64 trillion compared to Rp89.41 trillion in 2023. This increase was mainly due to an increase in lending to customers in the form of working capital loans denominated in foreign currencies.

SIMPANAN DARI NASABAH
Deposits from Customers

(Dalam Jutaan Rupiah, kecuali dinyatakan khusus | In Million Rupiah, unless stated otherwise)

Uraian Description	2024	2023	2024-2023	
			%	Selisih Difference
Simpanan dari Nasabah Deposits from Customers	52.414.323	57.625.371	(9,04%)	(5.211.048)

Simpanan dari Nasabah tercatat sebesar Rp52,41 triliun pada tahun 2024 atau turun 9,04% dari tahun 2023 yang tercatat sebesar Rp57,63 triliun. Penurunan ini terutama disebabkan oleh penurunan Giro yang dimiliki. Bank terus menyesuaikan kebutuhan likuiditas pendanaan sejalan dengan pertumbuhan kredit yang diberikan oleh Bank.

Deposits from Customers were recorded at Rp52.41 trillion in 2024 or down 9.04% from 2023, which was recorded at Rp57.63 trillion. This decrease was mainly due to a decrease in Current Account held. The Bank continues to adjust funding liquidity needs in line with the growth of loan provided by the Bank.

JUMLAH LIABILITAS
Total Liabilities

(Dalam Jutaan Rupiah, kecuali dinyatakan khusus | In Million Rupiah, unless stated otherwise)

Uraian Description	2024	2023	2024-2023	
			%	Selisih Difference
Jumlah Liabilitas Total Liabilities	161.677.503	162.162.604	(0,30%)	(485.101)

Total liabilitas Bank pada tanggal 31 Desember 2024 adalah Rp161,68 triliun, mengalami penurunan sebesar 0,30% dibanding tahun sebelumnya pada Rp162,16 triliun. Hal ini terutama disebabkan oleh penurunan simpanan dari nasabah.

The Bank's total liabilities as of December 31, 2024 were Rp161.68 trillion, a decrease of 0.30% compared to the previous year at Rp162.16 trillion. This was mainly due to a decrease in deposits from customers.

LAPORAN LABA (RUGI) DAN PENGHASILAN KOMPREHENSIF LAIN KONSOLIDASIAN
Consolidated Statement of Profit (Loss) and Other Comprehensive Income

(Dalam Jutaan Rupiah, kecuali dinyatakan khusus | In Million Rupiah, unless stated otherwise)

Uraian Description	2024	2023	2024-2023	
			%	Selisih Difference
Pendapatan Bunga Bersih Net Interest Income	10.129.024	9.033.097	12,13%	1.095.927
Pendapatan Operasional Lainnya Other Operating Income	1.492.613	1.092.596	36,61%	400.017
Beban Operasional Operating Expenses	(1.745.502)	(1.761.052)	0,88%	15.550
Laba Sebelum Pajak Penghasilan Profit Before Income Tax	9.876.135	8.364.641	18,07%	1.511.494
Laba Bersih Tahun Berjalan Net Income for the Year	6.932.423	5.861.880	18,26%	1.070.543
Laba Komprehensif Comprehensive Income	6.944.904	5.868.916	18,33%	1.075.988

Rencana Strategis 2024
2024 Strategic Plan

Bank mencatatkan kinerja profitabilitas pada tahun 2024 yang terus meningkat. Hal ini terlihat dari kenaikan pendapatan bunga bersih Bank sebesar 12,13% serta kenaikan laba bersih tahun berjalan Bank sebesar 18,26% dibandingkan dengan tahun sebelumnya.

The Bank recorded an increasing profitability performance in 2024. This can be seen from the increase in the Bank's net interest income by 12.13% and the increase in the Bank's Net Income For The Year by 18.26% compared to the previous year.

PENDAPATAN BUNGA BERSIH
Net Interest Income

(Dalam Jutaan Rupiah, kecuali dinyatakan khusus | In Million Rupiah, unless stated otherwise)

Uraian Description	2024	2023	2024-2023	
			%	Selisih Difference
Pendapatan Bunga Bersih Net Interest Income	10.129.024	9.033.097	12,13%	1.095.927

Pada tahun 2024, pendapatan bunga bersih Bank mengalami peningkatan sebesar 12,13% menjadi Rp10,13 triliun dari pada tahun 2023 sebesar Rp9,03 triliun. Kenaikan pendapatan bunga bersih Bank terutama disebabkan oleh pertumbuhan aktiva produktif serta didukung upaya Bank dalam menjaga biaya dana pada periode yang sama.

In 2024, the Bank's net interest income increased by 12.13% to Rp10.13 trillion from Rp9.03 trillion in 2023. The increase in the Bank's net interest income was mainly due to the growth of earning assets and supported by the Bank's efforts to maintain the cost of funds in the same period.

PENDAPATAN OPERASIONAL LAINNYA
Other Operating Income

(Dalam Jutaan Rupiah, kecuali dinyatakan khusus | In Million Rupiah, unless stated otherwise)

Uraian Description	2024	2023	2024-2023	
			%	Selisih Difference
Pendapatan Operasional Lainnya Other Operating Income	1.492.613	1.092.596	36,61%	400.017

Bank mencatatkan pendapatan operasional lainnya sebesar Rp1,49 triliun pada tahun 2024, naik 36,61% dari tahun 2023 sebesar Rp1,09 triliun. Peningkatan ini terutama disebabkan oleh keuntungan selisih kurs – bersih yang dicatatkan oleh Bank pada periode yang sama.

The Bank recorded other operating income of Rp1.49 trillion in 2024, up 36.61% from Rp1.09 trillion in 2023. This increase was mainly due to the net foreign exchange gain recorded by the Bank in the same period.

JUMLAH BEBAN OPERASIONAL
Total Operating Expenses

(Dalam Jutaan Rupiah, kecuali dinyatakan khusus | In Million Rupiah, unless stated otherwise)

Uraian Description	2024	2023	2024-2023	
			%	Selisih Difference
Beban Operasional Operating Expenses	(1.745.502)	(1.761.052)	0,88%	15.550

Selama tahun 2024, beban operasional Bank mengalami penurunan menjadi Rp1,75 triliun atau turun 0,88% dari Rp1,76 triliun pada tahun 2023. Penurunan tersebut terutama disebabkan oleh penurunan beban operasional lainnya di tahun 2024.

During 2024, the Bank's operating expenses decreased to Rp1.75 trillion or decreased by 0.88% from Rp1.76 trillion in 2023. The decrease was mainly due to a decrease in other operating expenses in 2024.

LABA SEBELUM PAJAK PENGHASILAN
Profit Before Income Tax

(Dalam Jutaan Rupiah, kecuali dinyatakan khusus | In Million Rupiah, unless stated otherwise)

Uraian Description	2024	2023	2024-2023	
			%	Selisih Difference
Laba sebelum Pajak Penghasilan Profit Before Income Tax	9.876.135	8.364.641	18,07%	1.511.494

Pada tahun 2024, laba sebelum pajak penghasilan Bank naik 18,07% menjadi Rp9,88 triliun dari Rp8,36 triliun pada tahun 2023. Kenaikan ini terutama didorong oleh pertumbuhan pendapatan bunga bersih serta pendapatan operasional lainnya pada periode yang sama.

In 2024, the Bank's profit before income tax rose 18.07% to Rp9.88 trillion from Rp8.36 trillion in 2023. This increase was mainly driven by growth in net interest income and other operating income in the same period.

LABA BERSIH TAHUN BERJALAN
Net Income for the Year

(Dalam Jutaan Rupiah, kecuali dinyatakan khusus | In Million Rupiah, unless stated otherwise)

Uraian Description	2024	2023	2024-2023	
			%	Selisih Difference
Laba Bersih Tahun Berjalan Net Income for the Year	6.932.423	5.861.880	18,26%	1.070.543

Pada tahun 2024, Bank kembali berhasil mencatatkan laba bersih tahun berjalan sebesar Rp6,93 triliun tumbuh sebesar 18,26% dibandingkan dengan tahun 2023 yang tercatat sebesar Rp5,86 triliun. Hal ini terutama didorong oleh pertumbuhan pendapatan bunga bersih serta pendapatan operasional lainnya pada periode yang sama.

In 2024, the Bank again managed to record a net income for the year of Rp6.93 trillion, growing by 18.26% compared to 2023, which was recorded at Rp5.86 trillion. This was mainly driven by growth in net interest income and other operating income in the same period.

LAPORAN ARUS KAS
Cash Flow Report

(Dalam Jutaan Rupiah, kecuali dinyatakan khusus | In Million Rupiah, unless stated otherwise)

Uraian Description	2024	2023	2024-2023	
			%	Selisih Difference
Arus Kas dari Aktivitas Operasi Cash Flow from Operating Activities	(15.009.978)	1.225.810	(1324,49%)	(16.235.788)
Arus Kas dari Aktivitas Investasi Cash Flow from Investing Activities	1.206.306	(11.553.154)	110,44%	12.759.460
Arus Kas dari Aktivitas Pendanaan Cash Flow from Financing Activities	4.210.690	(1.074.992)	491,70%	5.285.682
Kas dan Setara Kas Awal Tahun Cash and Cash Equivalents at Beginning of Year	58.584.413	70.168.852	(16,51%)	(11.584.439)
Kas dan Setara Kas Akhir Tahun Cash and Cash Equivalents at End of Year	49.355.382	58.584.413	(15,75%)	(9.229.031)

Rencana Strategis 2024
2024 Strategic Plan

Pada akhir tahun buku periode 2024, jumlah kas dan setara kas Bank tercatat sebesar Rp49,36 triliun, turun 15,75% dibandingkan jumlah kas dan setara kas pada awal tahun sebesar Rp58,58 triliun.

ARUS KAS DARI AKTIVITAS OPERASI
Pada tahun 2024, Bank membukukan arus kas bersih dari aktivitas operasional sebesar defisit Rp15,01 triliun atau turun 1324,49% dibanding posisi tahun 2023 sebesar Rp1,23 triliun. Penurunan ini terutama disebabkan oleh perubahan dalam modal kerja terkait kredit menjadi defisit Rp17,24 triliun pada periode yang sama.

ARUS KAS DARI AKTIVITAS INVESTASI
Pada tahun 2024, Bank mencatatkan arus kas bersih dari aktivitas investasi sebesar Rp1,21 triliun atau naik 110,44% dari tahun 2023 dengan capaian defisit arus kas bersih dari aktivitas investasi sebesar Rp11,55 triliun. Peningkatan ini terutama disebabkan oleh penurunan defisit arus kas dari penempatan efek-efek diukur pada nilai wajar melalui penghasilan komprehensif lain pada periode yang sama.

ARUS KAS DARI AKTIVITAS PENDANAAN
Pada tahun 2024, Bank membukukan arus kas bersih dari aktivitas pendanaan sebesar Rp4,21 triliun atau naik 491,70% dibandingkan dengan posisi tahun 2023 yang tercatat defisit sebesar Rp1,07 triliun. Peningkatan terutama disebabkan oleh peningkatan arus kas dari perubahan bersih atas liabilitas ke Kantor Pusat pada periode yang sama.

SUKU BUNGA DASAR KREDIT
Bank umum yang menjalankan kegiatan usaha secara konvensional di Indonesia memiliki kewajiban untuk melaporkan dan mempublikasikan Suku Bunga Dasar Kredit (SBDK) dalam mata uang Rupiah. Dalam melaporkan dan mempublikasikan SBDK, Bank terus mematuhi dan mengikuti perkembangan peraturan yang berlaku, termasuk peraturan terkini dari OJK yaitu Peraturan OJK No. 13 Tahun 2024 tentang Transparansi dan Publikasi SBDK bagi Bank Umum Konvensional. Mengacu pada peraturan tersebut, Bank mulai melaporkan SBDK dengan format baru pada bulan Oktober 2024.

Pengungkapan SBDK menjadi salah satu upaya peningkatan tata kelola dan pendorong persaingan yang sehat dalam industri perbankan antara lain melalui terciptanya disiplin pasar (*market discipline*) yang lebih baik. Pelaporan dan publikasi SBDK juga merupakan salah satu upaya untuk memberikan kejelasan kepada nasabah dan memudahkan nasabah dalam menimbang manfaat, biaya dan risiko kredit yang ditawarkan. Sebagai Bank dengan model bisnis yang

At the end of the 2024 fiscal year, the Bank's cash and cash equivalents amounted to Rp49.36 trillion, a decrease of 15.75% compared to the beginning of the year, which stood at Rp58.58 trillion.

CASH FLOWS FROM OPERATING ACTIVITIES
In 2024, the Bank recorded a net cash outflow from operating activities of Rp15.01 trillion, representing a decrease of 1324.49% from the 2023 position of Rp1.23 trillion in net inflow. This decline was primarily driven by changes in working capital related to loans, which resulted in a deficit of Rp17.24 trillion during the same period.

CASH FLOWS FROM INVESTING ACTIVITIES
In 2024, the Bank recorded a net cash inflow from investing activities amounting to Rp1.21 trillion, a 110.44% increase from the net cash outflow of Rp11.55 trillion in 2023. This improvement was mainly due to a decrease in cash outflows from placements of securities measured at fair value through other comprehensive income during the same period.

CASH FLOWS FROM FINANCING ACTIVITIES
In 2024, the Bank recorded a net cash inflow from financing activities of Rp4.21 trillion, an increase of 491.70% compared to a net cash outflow of Rp1.07 trillion in 2023. This increase was primarily due to higher cash inflows from net changes in liabilities to the Head Office during the same period.

PRIME LENDING RATE
Commercial banks operating under conventional business models in Indonesia are required to report and publish their Prime Lending Rate (SBDK) in Indonesian Rupiah. In fulfilling this obligation, the Bank continues to comply with applicable regulations, including the latest regulation issued by the Financial Services Authority (OJK), namely OJK Regulation No. 13 of 2024 on the Transparency and Publication of Prime Lending Rates for Conventional Commercial Banks. In accordance with this regulation, the Bank began reporting SBDK using the new format starting in October 2024.

The disclosure of the Prime Lending Rate (SBDK) is one of the efforts to improve governance and promote healthy competition in the banking industry, among others, through the creation of better market discipline. The reporting and publication of the SBDK is also an effort to provide clarity to customers and facilitate them in weighing the benefits, costs, and risks of the credit offered. As a bank with a business model focused on corporate banking and without

berfokus pada bisnis perbankan korporasi dan tidak memiliki segmen bisnis yang bergerak dalam bisnis perbankan ritel, Bank hanya melaporkan SBDK untuk kategori Korporasi. Informasi mengenai SBDK Bank sepanjang tahun 2024 adalah sebagai berikut:

a segment engaged in retail banking, the bank only reports the SBDK for the Corporate category. Information regarding the bank's SBDK throughout 2024 is as follows:

Periode Period	**Suku Bunga Dasar Kredit Korporasi** Corporate Prime Lending Rate
Maret | March	6,84%
Juni | June	6,54%
September | September	6,46%
Desember | December	6,31%

Pengungkapan Kualitatif
Qualitative Disclosure

Kategori Category	**Definisi Kategori Kredit** Loan Category Definition	**Indikator/Kriteria dari Kategori Kredit** Indicator/Criteria of Loan Category
Korporasi Corporations	Kredit yang diberikan kepada badan usaha (korporasi) Loans distributed to business entities (corporations)	Semua kredit yang diberikan adalah kredit kepada badan usaha (korporasi) All loans distributed are loans to business entities (corporations)
Ritel Retail	Kredit yang diberikan kepada individu Loans distributed to individuals	Tidak ada kredit yang diberikan untuk kategori retail There are no loans that are distributed for the retail category

RASIO KEUANGAN
Financial Ratios

Uraian Description	2024	2023	2024-2023	
			%	▲/▼
Rasio Kinerja | Performance Ratios				
Rasio Kewajiban Penyediaan Modal Minimum (KPMM) Capital Adequacy Ratio (CAR)	82,98%	77,28%	5,70%	▲
Aset Produktif Bermasalah dan Aset Non-Produktif Bermasalah terhadap Total Aset Produktif dan Aset Non-Produktif Non-performing Earning Assets and Non-Earning Assets to Total Earning Assets and Non-Performing Non-Earning Assets	0,13%	0,13%	-	-
Aset Produktif Bermasalah terhadap Total Aset Produktif Non-Performing Earning Assets to Total Earning Assets	0,10%	0,05%	0,05%	▲
Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan terhadap Aset Produktif Allowance for Impairment Losses (LLP) on Financial Assets to Earning Assets	0,15%	0,15%	-	-
Kredit Bermasalah (*Gross*) Non-Performing Loans (Gross)	0,20%	0,10%	0,10%	▲
Kredit Bermasalah (Net) Non-Performing Loans (Net)	0,12%	0,10%	0,02%	▲
Return on Equity (ROE) Return on Equity (ROE)	5,28%	5,00%	0,28%	▲
Return on Assets (ROA) Return on Assets (ROA)	4,94%	4,43%	0,51%	▲

Rencana Strategis 2024
2024 Strategic Plan

Uraian Description	2024	2023	2024-2023	
			%	▲/▼
Marjin Bunga Bersih (NIM) Net Interest Margin (NIM)	6,59%	6,55%	0,04%	▲
Beban Operasional terhadap Pendapatan Operasional (BOPO) Operating Expenses to Operating Income (BOPO)	95,05%	95,02%	0,03%	▲
Loan to Deposit Ratio (LDR) Loan to Deposit Ratio (LDR)	153,99%	135,91%	18,08%	▲
Rasio Pendanaan Stabil Bersih (NSFR) Individual Individual Net Stable Funding Ratio (NSFR)	222,72%	232,33%	(9,61%)	▼
Rasio Kepatuhan | Compliance Ratios				
Persentase Pelanggaran BMPK Percentage of LLL Violations	-	-	-	-
Persentasi Pelampauan BMPK Percentage of LLL Exceedance	-	-	-	-
Giro Wajib Minimum Rupiah Rupiah Statutory Reserves Requirements	9,72%	9,51%	0,21%	▲
Giro Wajib Minimum Valuta Asing Foreign Currency Statutory Reserves Requirements	6,88%	5,63%	1,25%	▲
Posisi Devisa Netto (PDN) Net Open Position (NOP)	0,71%	2,19%	(1,48%)	▼

- Pada tahun 2024, Rasio Kewajiban Penyediaan Modal Minimum (KPMM) Bank tercatat sebesar 82,98%, lebih tinggi dari kewajiban yang ditetapkan oleh regulator. Bank tetap menjaga kualitas aset dan kesehatan neraca keuangannya, didorong oleh komitmen Bank menerapkan prinsip kehati-hatian. Rasio keseluruhan aset bermasalah terhadap total keseluruhan aset berada pada 0,13%, dan rasio aset produktif bermasalah terhadap total aset produktif berada pada 0,10%. Sementara itu, kualitas kredit terjaga dengan rasio kredit macet (NPL) *gross* pada 0,20% dan 0,12% secara *net*. Rasio ini lebih rendah dibanding dengan rata-rata industri dan ketentuan regulator.
- Rentabilitas Bank dapat dilihat melalui sejumlah indikator seperti marjin bunga bersih (NIM), *return on asset* (ROA), dan *return on equity* (ROE). NIM Bank pada akhir tahun 2024 adalah 6,59%, atau mengalami kenaikan sebesar 0,04% dibanding tahun sebelumnya. ROA Bank mengalami kenaikan sebesar 0,51% menjadi 4,94% pada tahun 2024. ROE Bank mengalami kenaikan sebesar 0,28% menjadi 5,28% pada tahun 2024. Rasio beban operasional terhadap pendapatan operasional (BOPO) pada akhir Desember 2024 tercatat sebesar 95,05%, sedikit lebih tinggi dibandingkan tahun lalu. Hal ini terutama disebabkan oleh peningkatan biaya operasional akibat peningkatan kerugian dari transaksi spot dan derivatif pada periode yang sama.

- In 2024, the Bank's Minimum Capital Adequacy Ratio (KPMM) was recorded at 82.98%, higher than the minimum requirement set by the regulator. The Bank continues to maintain the quality of its assets and the health of its financial balance sheet, driven by the Bank's commitment to implementing the principle of prudence. The overall ratio of non-performing assets to total assets is at 0.13%, and the ratio of non-performing earning assets to total earning assets is at 0.10%. Meanwhile, credit quality is maintained with a gross non-performing loan (NPL) ratio of 0.20% and 0.12% on a net basis. This ratio is lower than the industry average and regulatory provisions.
- The Bank's profitability can be seen through a number of indicators such as net interest margin (NIM), return on assets (ROA), and return on equity (ROE). The Bank's NIM at the end of 2024 was 6.59%, or an increase of 0.04% compared to the previous year. The Bank's ROA increased by 0.51% to 4.94% in 2024. The Bank's ROE increased by 0.28% to 5.28% in 2024. The ratio of operating expenses to operating income (BOPO) at the end of December 2024 was recorded at 95.05%, slightly higher than last year. This was mainly due to an increase in operating costs due to increased losses from spot and derivative transactions in the same period.

NILAI EKONOMI YANG DIHASILKAN DAN DIDISTRIBUSIKAN [GRI 201-1]

Selaras dengan yang telah diuraikan dalam pembahasan tinjauan keuangan di atas, nilai ekonomi langsung yang dihasilkan dari operasional Bank dan nilai ekonomi yang didistribusikan untuk para pemangku kepentingan selama 2024 adalah sebagai berikut:

ECONOMIC VALUE GENERATED AND DISTRIBUTED [GRI 201-1]

In line with what has been described in the financial review discussion above, the direct economic value generated from the Bank's operations and the economic value distributed to stakeholders during 2024 are as follows:

(Dalam Jutaan Rupiah, kecuali dinyatakan khusus | In Million Rupiah, unless stated otherwise)

Uraian Description	2024	2023
I. Nilai Ekonomi Langsung yang Dihasilkan | Direct Economic Value Generated		
Pendapatan Bunga Bersih Net Interest Income	10.129.024	9.033.097
Pendapatan Operasional dan Lainnya – Bersih Operating and Other Income – Net	1.492.613	1.092.596
Jumlah Nilai Ekonomi Langsung yang Dihasilkan Total Direct Economic Value Generated	11.621.637	10.125.693
II. Nilai Ekonomi yang Didistribusikan | Economic Value Distributed		
Beban Cadangan Kerugian Penurunan Nilai Aset Keuangan – Bersih Allowance for Impairment Losses on Financial Assets – Net	(15.019)	(8.266)
Beban Operasional dan Lainnya Operating and Other Expenses	(1.730.483)	(1.752.786)
Beban Pajak Penghasilan Income Tax Expenses	(2.943.712)	(2.502.761)
Jumlah Nilai Ekonomi yang Didistribusikan Total Economic Value Distributed	(4.689.214)	(4.263.813)
III. Nilai Ekonomi yang Ditahan (I-II) | Retained Economic Value (I-II)	6.932.423	5.861.880

Tabel di atas menunjukkan bahwa pada tahun 2024, kinerja ekonomi MUFG mengalami kenaikan. Hal ini ditunjukkan dengan bertambahnya nilai ekonomi yang ditahan, dari sebelumnya sebesar Rp5.861.880 juta pada tahun 2023 menjadi Rp6.932.423 juta pada tahun 2024, naik Rp1.070.543 juta atau 18,26% dibandingkan tahun 2023.

The table above shows that in 2024, MUFG's economic performance has increased. This is indicated by the increase in the retained economic value, from previously Rp5,861,880 million in 2023 to Rp6,932,423 million in 2024, an increase of Rp1,070,543 million or 18.26% compared to 2023.

KEMAMPUAN MEMBAYAR UTANG

Bank tercatat memiliki indikator kinerja keuangan yang sehat dalam memenuhi seluruh kewajiban finansialnya, baik dalam jangka pendek, jangka menengah, maupun jangka panjang. Bank memiliki likuiditas yang secara rutin dipantau dan dikaji oleh Komite Manajemen Risiko Pasar dan Likuiditas.

ABILITY TO PAY DEBT

The Bank is recorded as having healthy financial performance indicators in meeting all its financial obligations, both in the short term, medium term, and long term. The Bank has liquidity that is routinely monitored and reviewed by the Market Risk and Liquidity Management Committee.

Rencana Strategis 2024
2024 Strategic Plan

Bank menggunakan beberapa parameter dalam mengatur rasio likuiditas untuk seluruh jenis mata uang, di antaranya *Liquidity Coverage Ratio* (LCR) untuk jangka pendek dan *Net Stable Funding Ratio* (NSFR) untuk jangka panjang. Bank juga melakukan penempatan pada instrumen bebas risiko yang tercermin dalam rasio Penyangga Likuiditas Makroprudensial (PLM), di mana hal ini merupakan bagian dari manajemen likuiditas Rupiah. Di samping itu, Bank juga melakukan penempatan pada aset lancar yang terdiri dari kas dan setara kas (termasuk penempatan pada Bank Indonesia) dan efek-efek yang memiliki kualitas *investment grade* dan memiliki pasar aktif dan likuid.

The Bank uses several parameters in setting the liquidity ratio for all types of currencies, including the Liquidity Coverage Ratio (LCR) for the short term and the Net Stable Funding Ratio (NSFR) for the long term. The Bank also places in risk-free instruments as reflected in the Macroprudential Liquidity Buffer (PLM) ratio, which is part of Rupiah liquidity management. In addition, the Bank also places in current assets consisting of cash and cash equivalents (including placements with Bank Indonesia) and securities that have investment grade quality and have active and liquid markets.

Pada tahun 2024, Bank memiliki rasio Kewajiban Pemenuhan Modal Minimum (KPMM) yang jauh lebih tinggi dari yang ditetapkan oleh regulator. *Return on Assets* (ROA) maupun *Return on Equity* (ROE) Bank juga tercatat kuat. Nasabah-nasabah Bank adalah nasabah-nasabah perbankan korporasi utama, dan Bank mengutamakan pemberian kredit kepada perusahaan-perusahaan utama (*top-tier*) tersebut dengan proses kredit yang menerapkan prinsip kehati-hatian. Bank berkomitmen untuk menjaga kualitas kredit yang tercermin dari rasio kredit bermasalah bruto (*gross NPL*) Bank yang di bawah rerata industri perbankan nasional.

In 2024, the Bank has a Capital Adequacy Ratio (CAR) that is much higher than that set by the regulator. The Bank's Return on Assets (ROA) and Return on Equity (ROE) are also recorded as strong. The Bank's customers are major corporate banking customers, and the Bank prioritizes providing loan to these major companies (top-tier) with a credit process that applies the principle of prudence. The Bank is committed to maintaining loan quality as reflected in the Bank's gross non-performing loan (gross NPL) ratio, which is below the national banking industry average.

ANALISIS KUALITAS ASET PRODUKTIF

Bank secara berkelanjutan melakukan pengendalian risiko kredit sehingga tingkat kolektibilitas kredit yang diberikan tetap terjaga. Upaya ini di antaranya dilakukan dengan perbaikan kualitas aset secara bertahap, perbaikan diversifikasi portofolio, perbaikan infrastruktur dan proses bisnis, peningkatan kapabilitas sumber daya manusia di bidang perkreditan, dan lain sebagainya.

ANALYSIS OF PRODUCTIVE ASSET QUALITY

The Bank continuously carries out credit risk control so that the level of credit collectibility provided is maintained. These efforts include gradual improvements in asset quality, improvements in portfolio diversification, improvements in infrastructure and business processes, improvements in human resource capabilities in the credit sector, and so on.

Analisis kualitas aset produktif dalam kurun waktu tahun dua tahun terakhir, serta tingkat kolektibilitas kredit yang dimiliki Bank adalah sebagai berikut:

Analysis of productive asset quality in the last two years, as well as the level of credit collectibility owned by the Bank are as follows:

(Dalam Jutaan Rupiah, kecuali dinyatakan khusus | In Million Rupiah, unless stated otherwise)

Uraian Description	2024	2023	Kenaikan (Penurunan)
Lancar | Current	103.016.260	87.570.730	15.445.530
Dalam perhatian khusus | Special mention	3.667.087	1.989.982	1.677.105
Kurang lancar | Substandard	159.180	81.758	77.422
Diragukan | Doubtful	-	-	-
Macet | Bad debt	-	-	-
Total	106.842.527	89.642.470	17.200.057

Struktur Modal dan Kebijakan Manajemen atas Struktur Modal

Capital Structure and Management Policy on Capital Structure

KEBIJAKAN DAN PENENTU KEBIJAKAN STRUKTUR MODAL

Bank melakukan pengelolaan modal dengan tujuan untuk memastikan penggunaan modal secara efisien, adanya kecukupan aliran dana bagi Bank, adanya kecukupan cadangan untuk menyerap kerugian tak terduga, serta kesesuaian dengan peraturan yang berlaku. Bank juga memastikan bahwa semua kegiatan yang berhubungan dengan Bank yang menyebabkan pergerakan dana modal dapat diidentifikasi dengan baik, diperiksa, dilaporkan dan disetujui oleh pihak manajemen yang berwenang.

Bank secara konsisten berupaya menjaga tingkat kewajiban penyediaan modal minimum di atas ketentuan yang berlaku. Pada tahun 2024, Bank berhasil menjaga rasio Kewajiban Penyediaan Modal Minimum (KPMM) di level 82,98%, lebih tinggi dari ketentuan yang berlaku berdasarkan profil risiko Bank dan mampu untuk mendukung pengembangan bisnis serta menyerap kerugian yang mungkin timbul di kemudian hari.

Selain itu, sebagai Bank yang tergolong sebagai Kelompok Bank berdasarkan Modal Inti 2 (KBMI 2), Bank juga diwajibkan untuk membentuk tambahan modal sebagai penyangga sebagai berikut:

- *Capital conservation buffer* (CCB) sebesar 2,5% dari Aset Tertimbang Menurut Risiko (ATMR).
- *Countercyclical buffer* dalam kisaran 0% sampai dengan 2,5% dari ATMR.

Bank juga diwajibkan untuk membentuk dana usaha untuk cadangan yang merupakan bagian dana usaha yang ditempatkan dalam *Capital Equivalency Maintained Assets* (CEMA) yang tersedia untuk memenuhi cadangan.

Di sisi lain, komponen penyangga *capital surcharge* untuk bank sistemik, tidak relevan bagi Bank dikarenakan Bank merupakan Kantor Cabang dari Bank yang Berkedudukan di Luar Negeri (KCBLN).

STRUKTUR PERMODALAN BANK

Pada tanggal 31 Desember 2024 dan 2023, Bank telah mematuhi semua persyaratan modal yang ditetapkan. Komponen permodalan Bank pada tahun 2024 dan 2023 adalah sebagai berikut:

POLICY AND POLICY DETERMINANTS OF CAPITAL STRUCTURE

The Bank manages capital with the aim of ensuring efficient use of capital, sufficient cash flow for the Bank, sufficient reserves to absorb unexpected losses, and compliance with applicable regulations. The Bank also ensures that all activities related to the Bank that cause the movement of capital funds can be properly identified, examined, reported and approved by the authorized management.

The Bank consistently strives to maintain a minimum capital adequacy level above the applicable provisions. In 2024, the Bank succeeded in maintaining the Minimum Capital Adequacy Ratio (CAR) at 82.98%, higher than the applicable provisions based on the Bank's risk profile and able to support business development and absorb losses that may arise in the future.

In addition, as a Bank classified as a Bank Group based on Core Capital 2 (KBMI 2), the Bank is also required to form additional capital as a buffer as follows:

- Capital conservation buffer (CCB) of 2.5% of Risk Weighted Assets (RWA).
- Countercyclical buffer in the range of 0% to 2.5% of RWA.

The Bank is also required to form a business fund for reserves, which is part of the business fund placed in the Capital Equivalency Maintained Assets (CEMA) available to meet reserves.

On the other hand, the capital surcharge buffer component for systemic banks is not relevant to the Bank because the Bank is a Branch of a Foreign Bank (KCBLN).

BANK CAPITAL STRUCTURE

As of December 31, 2024 and 2023, the Bank has complied with all the capital requirements set. The Bank's capital components in 2024 and 2023 are as follows:

Struktur Modal dan Kebijakan Manajemen atas Struktur Modal

Capital Structure and Management Policy on Capital Structure

(Dalam Jutaan Rupiah, kecuali dinyatakan khusus | In Million Rupiah, unless stated otherwise)

Uraian Description	2024	2023
Penyertaan Kantor Pusat Head Office Investment	1.424.298	1.424.298
Dana Usaha Business Funds	92.992.087	87.001.486
Laba Yang Belum Dipindahkan ke Kantor Pusat (Setelah Dikurangi Aset Pajak Tangguhan) Unremitted Profit to Head Office (After Deducting Deferred Tax Assets)	35.746.718	29.884.837
Laba Bersih Tahun Berjalan Net Income for the Year	6.932.423	5.861.880
Pendapatan Komprehensif Lainnya: Keuntungan Berasal dari Peningkatan Penyertaan Dalam Kelompok Tersedia untuk Dijual (45%) Other Comprehensive Income: Gain from Increase in Investment in Available-for-Sale Group (45%)	5.927	63.381
Faktor Pengurang Modal Capital Reduction Factor	(1.996.021)	(1.668.149)
Cadangan Umum Penyisihan Penghapusan Aset Produktif (Maksimum 1,25% dari ATMR) General Reserve for Allowance for Write-off of Productive Assets (Maximum 1.25% of RWA)	1.418.199	1.272.713
Jumlah Modal Total Capital	136.523.629	123.840.446
Aset Tertimbang Menurut Risiko (ATMR) **Risk Weighted Assets (RWA)**		
ATMR untuk risiko kredit RWA for credit risk	149.859.864	144.277.396
ATMR untuk risiko pasar RWA for market risk	10.370.137	8.779.537
ATMR untuk risiko operasional RWA for operational risk	4.296.052	7.202.434
Jumlah ATMR Total RWA	164.526.053	160.259.367
Rasio KPMM **CAR**		
Risiko kredit dan risiko pasar Credit risk and market risk	85,20%	80,91%
Risiko kredit, risiko pasar, dan risiko operasional Credit risk, market risk, and operational risk	82,98%	77,28%
Rasio modal penyangga **Buffer capital ratio**		
Capital Conservation Buffer	2,50%	2,50%
Countercyclical Buffer	-	-
Dana usaha penyangga Buffer business funds	4,33%	3,92%

IKATAN YANG MATERIAL UNTUK INVESTASI BARANG MODAL

Sepanjang tahun 2024, Bank tidak melakukan ikatan untuk investasi barang modal dengan pihak mana pun. Dengan demikian, informasi terkait hal tersebut tidak bisa disampaikan.

MATERIAL COMMITMENTS FOR CAPITAL GOODS INVESTMENT

Throughout 2024, the Bank did not enter into any commitments for capital goods investment with any party. Thus, information related to this cannot be conveyed.

REALISASI INVESTASI BARANG MODAL

Pada tahun 2024, Bank melakukan sejumlah investasi barang modal, di antaranya bertujuan untuk investasi fisik dan fasilitas kantor, peralatan kantor, dan piranti lunak pendukung kegiatan usaha Bank dengan rincian pada tabel berikut:

REALIZATION OF CAPITAL GOODS INVESTMENT

In 2024, the Bank made a number of capital goods investments, including for physical investment and office facilities, office equipment, and software supporting the Bank's business activities with details in the following table:

(Dalam Jutaan Rupiah, kecuali dinyatakan khusus | In Million Rupiah, unless stated otherwise)

Investasi Barang Modal Capital Goods Investment	2024	2023	2024-2023 %
Investasi Fisik dan Fasilitas Kantor Physical Investment and Office Facilities	709	2.547	(72,16%)
Peralatan Kantor Office Equipment	25.126	21.038	19,43%
Piranti Lunak Software	18.935	52.712	(64,08%)

INFORMASI MATERIAL MENGENAI INVESTASI, EKSPANSI, DIVESTASI, PENGGABUNGAN USAHA, AKUISISI, DAN/ATAU RESTRUKTURISASI UTANG/MODAL

Pada tahun 2024, Bank tidak melakukan kegiatan korporasi terkait investasi, ekspansi, divestasi, penggabungan usaha, akuisisi, dan/atau restrukturisasi utang/modal material yang dilakukan oleh Bank. Dengan demikian, informasi tersebut tidak bisa disampaikan pada laporan tahunan ini.

MATERIAL INFORMATION ON INVESTMENT, EXPANSION, DIVESTMENT, BUSINESS MERGER, ACQUISITION, AND/OR DEBT/CAPITAL RESTRUCTURING

In 2024, the Bank did not conduct any corporate activities related to investment, expansion, divestment, business merger, acquisition, and/or material debt/capital restructuring carried out by the Bank. Thus, such information cannot be presented in this annual report.

PERBANDINGAN ANTARA TARGET DENGAN REALISASI

MUFG Bank telah menyusun Rencana Bisnis Bank (RBB) dengan mempertimbangkan keadaan ekonomi terkini dan juga proyeksi ekonomi selama tahun 2024, baik secara makro maupun mikro. Informasi mengenai perbandingan antara target dan realisasi Bank adalah sebagai berikut:

COMPARISON BETWEEN TARGETS WITH REALIZATION

MUFG Bank has prepared a Bank Business Plan (RBB) by considering the current economic conditions and also economic projections for 2024, both macro and micro. Information regarding the comparison between the Bank's targets and realizations is as follows:

Uraian	Realisasi 2024	Target 2024	Pencapaian Realisasi Terhadap Target 2024 (%)
Kredit Bermasalah (Gross) Non-Performing Loans (Gross)	0,20%	0,14%	0,06%
Return on Equity (ROE) Return on Equity (ROE)	5,28%	4,96%	0,32%
Return on Asset (ROA) Return on Asset (ROA)	4,94%	4,62%	0,32%

Struktur Modal dan Kebijakan Manajemen atas Struktur Modal
Capital Structure and Management Policy on Capital Structure

Uraian	Realisasi 2024	Target 2024	Pencapaian Realisasi Terhadap Target 2024 (%)
Marjin Bunga Bersih (NIM) Net Interest Margin (NIM)	6,59%	6,01%	0,58%
Pertumbuhan Kredit Credit Growth	19,32%	6,52%	12,80%
Pertumbuhan Laba Profit Growth	18,26%	10,48%	7,78%

INFORMASI DAN FAKTA MATERIAL YANG TERJADI SETELAH TANGGAL LAPORAN AKUNTAN

Tidak terdapat informasi dan fakta material yang terjadi antara akhir periode pelaporan 31 Desember 2024 sampai dengan tanggal laporan akuntan pada 31 Maret 2025. Dengan demikian, informasi tersebut tidak dapat disampaikan.

MATERIAL INFORMATION AND FACTS OCCURRING AFTER THE DATE OF THE AUDITOR'S REPORT

There were no material information or facts that occurred between the end of the reporting period on 31 December 2024 and the date of the auditor's report on 31 March 2025. Therefore, such information is not available for disclosure.

Prospek Usaha
Business Outlook

Pada tahun 2025, perekonomian global diperkirakan masih akan dibayangi perubahan dinamika geopolitik dunia dan berlanjutnya ketidakpastian pasar keuangan global. IMF memproyeksikan pertumbuhan ekonomi global tetap stabil sebesar 3,3% di tahun 2025, sejalan dengan melemahnya potensi pertumbuhan sejak pandemi.

Bank Indonesia memperkirakan pertumbuhan ekonomi global pada 2024 diprakirakan melambat menjadi 3,2% dari 3,3% pada 2023 dan diproyeksikan tetap 3,2% pada 2025, serta melambat lebih lanjut menjadi 3,1% pada 2026. Divergensi pola pertumbuhan antarnegara juga berlanjut seiring dengan meningkatnya fragmentasi ekonomi dan perdagangan global. Ekonomi AS diprakirakan tetap kuat pada 2024 dan 2025 disertai dengan risiko pemanasan ekonomi yang berasal dari pembengkakan defisit fiskal. Sementara itu, pertumbuhan ekonomi Tiongkok dan Kawasan Eropa diprakirakan akan melanjutkan perlambatan seiring dengan lemahnya permintaan domestik dan dampak dari kebijakan tarif dagang yang diterapkan oleh Pemerintah AS. Di sisi lain, prospek pertumbuhan ekonomi India, Indonesia, serta sejumlah negara *Emerging Market Economies* (EMEs) diprakirakan masih tetap positif, didorong oleh permintaan domestik, meskipun menghadapi potensi perlambatan ekspor akibat penurunan pertumbuhan ekonomi global dan fragmentasi perdagangan dunia.

Berdasarkan data Bank Indonesia, penguatan sinergi kebijakan transformasi ekonomi nasional yang mendukung implementasi berbagai program strategis yang telah dirancang oleh Pemerintah, diproyeksikan dapat mendorong pertumbuhan ekonomi dari 4,7–5,5% pada 2025 menjadi 4,8–5,6% pada 2026 dan terus meningkat hingga 6,7–7,5% pada 2030. Proyeksi pertumbuhan yang lebih tinggi ini didorong oleh berbagai upaya, baik dari sisi permintaan maupun penawaran.

Stabilitas harga juga diperkirakan akan tetap terjaga dengan inflasi yang terkendali pada kisaran 2,5±1%, disertai dengan defisit transaksi berjalan yang terjaga rendah sekitar 1,1–1,9% dari PDB pada tahun 2030. Ke depan, stabilitas sistem keuangan diperkirakan akan tetap terjaga seiring dengan peningkatan kinerja perekonomian nasional serta didukung oleh eratnya sinergi kebijakan antar lembaga pemerintah. Sejalan dengan itu, kredit/pembiayaan dari perbankan akan tumbuh optimal dengan rata-rata 11–13% sampai 2030 dan defisit fiskal tetap terjaga di bawah 3% dari PDB pada 2030.

In 2025, the global economy is expected to remain overshadowed by shifting geopolitical dynamics and continued uncertainty in global financial markets. The International Monetary Fund (IMF) projects global economic growth to remain stable at 3.3% in 2025, reflecting a continued decline in growth potential since the pandemic.

Bank Indonesia estimates that global economic growth in 2024 is forecast to slow to 3.2% from 3.3% in 2023 and is projected to remain at 3.2% in 2025, and slow further to 3.1% in 2026. The divergence of growth patterns between countries also continues along with the increasing fragmentation of the global economy and trade. The US economy is forecast to remain robust in 2024 and 2025 accompanied by the risk of economic warming stemming from the swelling fiscal deficit. Meanwhile, economic growth in China and the Euro Area is expected to continue to slow down along with weak domestic demand and the impact of trade tariff policies implemented by the US Government. On the other hand, the economic growth prospects of India, Indonesia, as well as a number of Emerging Market Economies (EMEs) are predicted to remain positive, driven by domestic demand, despite facing a potential export slowdown due to declining global economic growth and fragmentation of world trade.

According to Bank Indonesia data, strengthened synergy in national economic transformation policies and the implementation of the Government's strategic programs are projected to support economic growth from 4.7–5.5% in 2025 to 4.8–5.6% in 2026, with a continued upward trend reaching 6.7–7.5% by 2030. These higher growth projections are driven by various initiatives on both the demand and supply sides.

Price stability is also expected to be maintained, with inflation controlled within the range of 2.5±1%, and the current account deficit projected to remain low at around 1.1–1.9% of GDP by 2030. Going forward, financial system stability is expected to remain sound in line with improving national economic performance and strong inter-agency policy coordination. In tandem, banking credit/financing is projected to grow optimally at an average of 11–13% through 2030, while the fiscal deficit is expected to remain below 3% of GDP by 2030.

Prospek Usaha
Business Outlook

Memandang ke depan, kami akan tetap meyakini bahwa Bank akan mampu untuk terus berkembang menjadi lebih baik secara berkelanjutan. Permodalan yang kuat, dukungan Kantor Pusat, Kantor Regional dan jaringan global MUFG, serta ekosistem keuangan MUFG di Indonesia, menjadi landasan kuat bagi kami untuk terus menjadi relevan di industri perbankan Indonesia. Melalui berbagai inisiatif strategis yang akan dilakukan di tahun 2025, kami yakin bahwa Bank akan terus bertumbuh dan mencapai langkah yang lebih dekat untuk mewujudkan visi MUFG "Menjadi Grup Jasa Keuangan Paling Terpercaya di Dunia."

Looking ahead, we remain confident in the Bank's ability to continue growing sustainably. Our strong capital foundation, the support of our Head Office, Regional Offices, MUFG's global network, and the MUFG financial ecosystem in Indonesia serve as a solid basis for maintaining our relevance in Indonesia's banking industry. Through various strategic initiatives planned for 2025, we believe the Bank will continue to grow and make meaningful progress toward realizing MUFG's vision of "Being the World's Most Trusted Financial Group."

ASPEK PEMASARAN

MUFG Bank, Ltd., Kantor Cabang Jakarta senantiasa berupaya untuk menjadi mitra terpercaya bagi nasabah dalam memenuhi kebutuhan keuangan mereka. MUFG Bank, Ltd. adalah salah satu institusi keuangan terkemuka di dunia, yang menawarkan berbagai layanan perbankan dan keuangan kepada nasabah di berbagai negara, termasuk Indonesia.

Dalam rangka mencapai tujuan bisnis, Bank mengimplementasikan strategi pemasaran yang cermat dan terarah. Bank memperhatikan hal ini dengan cermat, mengingat perkembangan bisnis MUFG di Indonesia terus berkembang dinamis. MUFG juga menjalankan strategi pemasaran untuk meningkatkan kesadaran atas jenama (*brand awareness*) Bank di Indonesia kepada para nasabah dan pemangku kepentingan lainnya.

Strategi pemasaran Bank juga tidak terlepas dari kemitraan yang dijalinnya bersama bank mitranya di Indonesia, yaitu Bank Danamon. Pada tahun 2024, dalam sejumlah upaya pemasaran, Bank mengedepankan kemitraan guna menunjukkan kolaborasi erat antara kedua bank serta semakin baik melayani nasabahnya.

MARKETING ASPECTS

MUFG Bank, Ltd., Jakarta Branch, continuously strives to be a trusted partner to its customers in fulfilling their financial needs. MUFG Bank, Ltd. is one of the world's leading financial institutions, offering a wide range of banking and financial services to customers in various countries, including Indonesia.

To achieve its business objectives, the Bank implements well-crafted and targeted marketing strategies. The Bank closely monitors this aspect, considering the dynamic and continuous development of MUFG's business in Indonesia. MUFG also carries out marketing strategies aimed at increasing the Bank's brand awareness among customers and other stakeholders in Indonesia.

The Bank's marketing strategy is also supported by its partnership with its affiliate bank in Indonesia, Bank Danamon. In 2024, various marketing efforts were carried out in collaboration, highlighting the close cooperation between the two banks and their shared commitment to improving customer service.

Sepanjang tahun 2024, Bank melanjutkan aktivitas pemasaran sebagaimana yang telah dilakukan di tahun-tahun sebelumnya dengan berfokus pada beberapa hal sebagai berikut:

- Membangun visibilitas jenama Bank pada publik untuk meningkatkan pengenalan publik terhadap Bank. Visibilitas ini dibangun melalui sejumlah upaya dan aktivitas yang dilakukan bagi kantor cabang secara keseluruhan.
- Memasarkan produk dan layanan spesifik bagi nasabah. Dalam memasarkan produk dan layanan tersebut, peran *relationship manager* (RM) untuk menawarkan produk dan layanan yang relevan dan bermanfaat bagi para nasabah sangatlah penting.

Selain aktivitas pemasaran tersebut, Bank secara berkelanjutan juga melakukan koordinasi dan penyelarasan pesan Perusahaan dengan Corporate Planning Division pada kantor pusat Bank di Jepang, serta dengan Corporate Communications for Asia pada kantor regional Bank. Komunikasi dilakukan untuk mendukung berbagai upaya pemasaran Bank lainnya, seperti penyelenggaraan acara-acara Bank, komunikasi serta keterlibatan pemangku kepentingan eksternal (seperti media massa), dan lainnya.

KEBIJAKAN DIVIDEN DAN PEMBAGIANNYA

Sebagai kantor cabang bank asing, MUFG Bank, Ltd., Kantor Cabang Jakarta tidak memiliki kebijakan dividen dan pembagian dividen. Dengan demikian, informasi tersebut tidak dapat disampaikan.

KONTRIBUSI TERHADAP PEMERINTAH INDONESIA

[103-3, 201-1]

MUFG Bank, Ltd. Kantor Cabang Jakarta senantiasa melakukan pemenuhan terkait kewajiban dalam membayar pajak sebagai salah satu bentuk kontribusi bank kepada Pemerintah Republik Indonesia. Informasi secara rinci mengenai kewajiban Bank terkait perpajakan di tahun 2024 dan 2023, adalah sebagai berikut:

Throughout 2024, the Bank continued its marketing activities as in previous years, focusing on the following:

- Building public brand visibility to enhance public recognition of the Bank. This visibility was established through various efforts and activities carried out by branch offices as a whole.
- Promoting specific products and services to customers. In this regard, the role of relationship managers (RMs) is crucial in offering relevant and valuable products and services tailored to customer needs.

In addition to these marketing activities, the Bank also continuously coordinates and aligns corporate messaging with the Corporate Planning Division at the Bank's Head Office in Japan, as well as with the Corporate Communications for Asia team at the Regional Office. This communication supports the Bank's broader marketing initiatives, including organizing events, engaging with external stakeholders (such as media), and other related efforts.

DIVIDEND POLICY AND DISTRIBUTION

As a branch office of a foreign bank, MUFG Bank, Ltd., Jakarta Branch does not have a dividend policy or conduct dividend distributions. Therefore, such information is not available for disclosure.

CONTRIBUTION TO THE GOVERNMENT OF INDONESIA

[103-3, 201-1]

MUFG Bank, Ltd., Jakarta Branch consistently fulfills its obligations related to tax payments as part of its contribution to the Government of the Republic of Indonesia. Detailed information regarding the Bank's tax obligations in 2024 and 2023 is presented as follows:

Prospek Usaha
Business Outlook

(Dalam Jutaan Rupiah, kecuali dinyatakan khusus | In Million Rupiah, unless stated otherwise)

Uraian Description	2024	2023
Pajak Penghasilan Pasal 25 Income Tax Article 25	157.673	191.630
Pajak Penghasilan Badan (PPh 29) Corporate Income Tax (PPh 29)	196.876	-
Pajak Penghasilan atas Laba Setelah Pajak yang Diperoleh Bentuk Usaha Tetap (BUT) (PPh 26 (4)) Income Tax on Profit After Tax Obtained by Permanent Establishment (PE) (PPh 26 (4))	841.312	653.198
Pajak Penghasilan Tahun Buku 2015 Income Tax for Fiscal Year 2015	-	29.720

INFORMASI TENTANG PROGRAM KEPEMILIKAN SAHAM OLEH KARYAWAN DAN/ATAU MANAJEMEN (ESOP/MSOP)

MUFG Bank, Ltd., Kantor Cabang Jakarta, tidak memiliki program kepemilikan saham oleh karyawan dan/atau manajemen.

INFORMATION ON EMPLOYEE AND/OR MANAGEMENT STOCK OWNERSHIP PROGRAM (ESOP/MSOP)

MUFG Bank, Ltd., Jakarta Branch Office, does not have an employee and/or management stock ownership program.

INFORMASI TENTANG REALISASI PENGGUNAAN DANA HASIL PENAWARAN UMUM

MUFG Bank, Ltd., Kantor Cabang Jakarta merupakan perwakilan MUFG Bank, Ltd., Jepang, di mana sejak keberadaannya hingga 31 Desember 2024, MUFG Bank, Ltd., Kantor Cabang Jakarta belum pernah melakukan Penawaran Umum Perdana Saham.

INFORMATION ON THE USE OF PROCEEDS FROM THE PUBLIC OFFERING

MUFG Bank, Ltd., Jakarta Branch Office is a representative of MUFG Bank, Ltd., Japan, where since its existence until December 31, 2024, MUFG Bank, Ltd., Jakarta Branch Office has never conducted an Initial Public Offering.

INFORMASI TRANSAKSI MATERIAL YANG MENGANDUNG BENTURAN KEPENTINGAN DAN/ATAU TRANSAKSI DENGAN PIHAK AFILIASI/PIHAK BERELASI

Selama tahun 2024, tidak terdapat transaksi material yang mengandung benturan kepentingan dan/atau transaksi dengan pihak afiliasi/pihak berelasi yang dilakukan oleh Bank.

INFORMATION ON MATERIAL TRANSACTIONS CONTAINING CONFLICTS OF INTEREST AND/OR TRANSACTIONS WITH AFFILIATED PARTIES/RELATED PARTIES

During 2024, there were no material transactions containing conflicts of interest and/or transactions with affiliated parties/related parties conducted by the Bank.

PERUBAHAN PERATURAN PERUNDANG-UNDANGAN YANG BERPENGARUH SIGNIFIKAN TERHADAP PERUSAHAAN

Selama tahun 2024, tidak terdapat perubahan peraturan perundang-undangan yang berpengaruh signifikan terhadap Bank, baik secara kinerja operasional maupun kinerja keuangan Bank.

CHANGES IN LAWS AND REGULATIONS THAT HAVE SIGNIFICANT IMPACT ON THE COMPANY

During 2024, there were no changes in laws and regulations that had a significant impact on the Bank, either in terms of operational performance or the Bank's financial performance.

PERUBAHAN KEBIJAKAN AKUNTANSI DAN DAMPAKNYA TERHADAP PERUSAHAAN

Bank telah menerapkan sejumlah amendemen/penyesuaian PSAK yang relevan dengan operasinya dan efektif untuk periode akuntansi yang dimulai pada atau setelah 1 Januari 2024. Penerapan atas PSAK baru/revisi tidak mengakibatkan perubahan atas kebijakan akuntansi Bank dan tidak memiliki dampak material terhadap jumlah yang dilaporkan dalam laporan keuangan.

Berikut adalah revisi, amandemen, dan penyesuaian atas Standar Akuntansi Keuangan (SAK) yang berlaku efektif untuk tahun buku yang dimulai pada atau setelah 1 Januari 2024, yaitu:

- Amandemen PSAK 201 (sebelumnya PSAK 1) "Penyajian Laporan Keuangan" terkait liabilitas jangka panjang dengan kovenan.
- Amandemen PSAK 116 (sebelumnya PSAK 73) "Sewa" terkait liabilitas sewa pada transaksi jual dan sewa-balik.
- Amandemen PSAK 207 (sebelumnya PSAK 2) "Laporan Arus Kas" dan PSAK 107 (sebelumnya PSAK 60) "Instrumen Keuangan: Pengungkapan" terkait pengungkapan terkait pengaturan pembiayaan pemasok.

CHANGES IN ACCOUNTING POLICIES AND THEIR IMPACT ON THE COMPANY

The Bank has implemented a number of amendments/adjustments to PSAK that are relevant to its operations and are effective for accounting periods beginning on or after January 1, 2024. The implementation of the new/revised PSAK does not result in changes to the Bank's accounting policies and does not have a material impact on the amounts reported in the financial statements.

The following are revisions, amendments, and adjustments to Financial Accounting Standards (SAK) that are effective for the financial year beginning on or after January 1, 2024, namely:

- Amendments to PSAK 201 (previously PSAK 1) "Presentation of Financial Statements" related to long-term liabilities with covenants.
- Amendments to PSAK 116 (previously PSAK 73) "Leases" related to lease liabilities in sale and leaseback transactions.
- Amendments to PSAK 207 (previously PSAK 2) "Cash Flow Statement" and PSAK 107 (previously PSAK 60) "Financial Instruments: Disclosures" related to disclosures related to supplier financing arrangements.

Manajemen Risiko Bank [OJK E.3][GRI 2-25]

Bank Risk Management [OJK E.3][GRI 2-25]

PENERAPAN MANAJEMEN RISIKO BANK

Penerapan Manajemen Risiko yang diterapkan oleh Bank adalah sebagai berikut:

1. Bank menerapkan prinsip manajemen risiko dari Mitsubishi UFJ Financial Group ("MUFG") dan prinsip ini bertujuan untuk menyusun, menjaga, dan mengembangkan sistem Manajemen Risiko yang menyeluruh. Sistem ini dirancang untuk mengidentifikasi dan mengelola semua risiko yang berkaitan dengan usaha MUFG dan anak perusahaannya secara menyeluruh dan konsisten. Sejalan dengan peraturan OJK, Bank juga telah membuat dan secara berkelanjutan memperkuat struktur organisasi sesuai dengan aturan standar yang digariskan oleh OJK;
2. Manajemen Bank yang bertindak sebagai Direksi serta Planning Office for Asia (POA), Asian Compliance Office (ACO), Risk Management Office for Asia (ARMO), dan Operation Office for Asia (OOA) di Kantor Regional yang berperan sebagai Dewan Pengawas telah melakukan pengawasan aktif terhadap aktivitas Bank. Manajemen telah secara efektif menerapkan prinsip GCG dalam semua aktivitas Bank dan membuat laporan secara berkala kepada Dewan Pengawas. Dewan Pengawas telah melakukan pengendalian dan pemantauan aktivitas Bank dan juga memberikan arahan-arahan bila dianggap perlu. Dewan pengawas memastikan bahwa kerangka kerja manajemen risiko memberikan perlindungan yang memadai terhadap keseluruhan risiko Bank;
3. Bank memiliki 2 (dua) departemen, yakni Credit Risk Management Department (CRMD) dan Risk Management Department (RMD). Kedua departemen tersebut memiliki peran dan fungsi masing-masing dalam melaporkan, mengontrol dan merekomendasikan langkah-langkah mitigasi risiko kepada Manajemen. CRMD dan RMD memberikan laporan kepada Head of Risk Management for Indonesia yang memimpin area manajemen risiko. Selain CRMD dan RMD, Bank juga telah memiliki Information Technology Risk Management Department (IRMD) yang sesuai dengan SEOJK No. 29/SEOJK.02/2022. IRMD mencakup manajemen untuk risiko terkait Teknologi Informasi (TI).
4. Bank membuat Laporan Profil Risiko kepada Otoritas Jasa Keuangan yang dilaporkan secara triwulan dan disampaikan secara tepat waktu. Berdasarkan penilaian dalam Profil Risiko, risiko Bank posisi akhir Desember 2024 adalah rendah-menengah; hal ini adalah hasil dari dilakukannya mekanisme pengendalian risiko Bank yang berkesinambungan dan menyeluruh;

BANK RISK MANAGEMENT IMPLEMENTATION

The Risk Management implemented by the Bank is as follows:

1. The Bank adopts the risk management principles of Mitsubishi UFJ Financial Group ("MUFG"), which are intended to establish, maintain, and enhance a comprehensive risk management framework. This framework is designed to identify and manage all risks associated with the business activities of MUFG and its subsidiaries in a thorough and consistent manner. In alignment with OJK regulations, the Bank has also developed and continuously reinforced its organizational structure in accordance with the standard provisions set by OJK.
2. The Bank's management, represented by the Board of Directors, along with the Planning Office for Asia (POA), Asian Compliance Office (ACO), Risk Management Office for Asia (ARMO), and Operation Office for Asia (OOA) within the Regional Office acting as the Supervisory Board, have actively overseen the Bank's operations. Management has effectively applied Good Corporate Governance (GCG) principles across all activities and submitted regular reports to the Supervisory Board. In turn, the Supervisory Board has conducted oversight and monitoring of the Bank's activities, providing guidance as necessary. It also ensures that the risk management framework offers sufficient safeguards against the Bank's overall risk exposures;
3. The Bank has 2 (two) departments, namely the Credit Risk Management Department (CRMD) and the Risk Management Department (RMD). Both departments have their respective roles and functions in reporting, controlling and recommending risk mitigation measures to Management. CRMD and RMD report to the Head of Risk Management for Indonesia who leads the risk management area. In addition to CRMD and RMD, the Bank also has an Information Technology Risk Management Department (IRMD) in accordance with SEOJK No. 29/SEOJK.02/2022. IRMD includes management for risks related to Information Technology (IT).
4. The Bank prepares a Risk Profile Report to the Financial Services Authority, which is reported quarterly and submitted in a timely manner. Based on the assessment in the Risk Profile, the Bank's risk at the end of December 2024 is low-medium; this is the result of the Bank's continuous and comprehensive risk control mechanism;

5. Bank telah diaudit oleh External Audit dan Audit Regional & Kantor Pusat. Bank juga memiliki Satuan Kerja Audit Internal (SKAI) sebagai unit kerja yang terlepas dari Unit Kerja operasional, di mana SKAI secara efektif melakukan peninjauan secara mandiri dan objektif terhadap kegiatan operasional Bank yang dilakukan secara periodik dan berkesinambungan;
6. Manajemen, RMD, SKAI, Regional AIAO dan Compliance Department telah melakukan pemantauan terhadap aktivitas sistem pengendalian internal Bank secara berkesinambungan dan menyeluruh; dan

7. Selain itu Bank telah menerapkan metode untuk mengevaluasi keefektifan kontrol internal, yakni kerangka kerja berbasis *self-assessment* dengan menggunakan daftar cek (*checklist*) manajemen risiko yang komprehensif yang dinamakan RCSA (*Risk Control Self-Assessment*) dan *Self-Identified Issue* (SII) sesuai arahan dari kantor Regional. Penerapan kerangka RCSA memudahkan Manajemen Bank untuk melakukan penilaian terhadap risiko-risiko yang ada, efektivitas control yang ada dan untuk membangun langkah tindak lanjut dari aspek kategori risiko. Kemudian, penerapan SII bertujuan untuk memastikan bahwa Bank mengidentifikasi, memantau, memulihkan, dan mengurangi eksposur risiko yang ada.

Sebagai kantor cabang, MUFG Bank, Ltd., Kantor Cabang Jakarta juga mengadopsi pedoman pengungkapan dan pengendalian internal dalam proses pengungkapan yang digariskan oleh Kantor Pusat. Bank telah memiliki Manual Standar, Kebijakan, dan Prosedur Pengendalian Internal terhadap Pelaporan Keuangan untuk memastikan kepatuhan pelaporan keuangan sesuai dengan standar yang berlaku. Berikut jenis-jenis risiko yang secara umum dihadapi oleh Bank.

5. The Bank has been audited by External Audit and Regional Audit & Head Office. The Bank also has an Internal Audit Work Unit (SKAI) as a work unit separate from the operational Work Unit, where SKAI effectively conducts independent and objective reviews of the Bank's operational activities, which are carried out periodically and continuously;
6. The Management, the Risk Management Division (RMD), Internal Audit Division (SKAI), Regional Asia Internal Audit Office (AIAO), and the Compliance Department have conducted continuous and comprehensive monitoring of the Bank's internal control system activities.
7. In addition, the Bank has implemented a method to evaluate the effectiveness of internal controls through a self-assessment-based framework using a comprehensive risk management checklist known as RCSA (Risk Control Self-Assessment) and Self-Identified Issues (SII), in accordance with guidance from the Regional Office. The implementation of the RCSA framework enables Bank Management to assess existing risks, evaluate the effectiveness of current controls, and establish follow-up actions based on risk categories. Meanwhile, the implementation of SII aims to ensure that the Bank is able to identify, monitor, remediate, and mitigate existing risk exposures.

As a branch office, MUFG Bank, Ltd., Jakarta Branch also adopts the disclosure and internal control guidelines outlined by the Head Office in its disclosure process. The Bank has established Standard Manuals, Policies, and Procedures for Internal Control over Financial Reporting to ensure compliance with applicable financial reporting standards. The following are the general types of risks faced by the Bank.

PENGUNGKAPAN KUANTITATIF *KEY METRICS*
QUANTITATIVE KEY METRICS DISCLOSURE

		Dec-24	Sep-24	Jun-24	Mar-24	Dec-23	
		a	a	a	b	c	
No.	Deskripsi	T	T–1	T–2	T–3	T–4	Description
	Modal yang Tersedia (nilai)						Available capital (amounts)
1	Modal Inti Utama (CET1)	135,105,430	127,152,121	133,712,247	128,019,070	122,567,733	Common Equity Tier 1 (CET1)
2	Modal Inti (Tier 1)	0	0	0	0	0	Tier 1
3	Total Modal	136,523,629	128,538,353	135,125,248	129,430,139	123,840,446	Total capital
	Aset Tertimbang Menurut Risiko (Nilai)						Risk-weighted assets (amounts)
4	Total Aset Tertimbang Menurut Risiko (ATMR)	164,526,053	168,760,482	172,892,139	162,697,513	160,259,367	Total risk-weighted assets (RWA)
	Rasio Modal berbasis Risiko dalam bentuk persentase dari ATMR						Risk-based capital ratios as a percentage of RWA
5	Rasio CET1 (%)	82.12%	75.34%	77.34%	78.69%	76.48%	CET1 ratio (%)
6	Rasio Tier 1 (%)						Tier 1 ratio (%)
7	Rasio Total Modal (%)	82.98%	76.17%	78.16%	79.55%	77.28%	Total capital ratio (%)
	Tambahan CET1 yang berfungsi sebagai buffer dalam bentuk persentase dari ATMR						Additional CET1 buffer requirements as a percentage of RWA
8	Capital conservation buffer (2.5% dari ATMR) (%)	2.50%	2.50%	2.50%	2.50%	2.50%	Capital conservation buffer requirement (2.5% from 2019) (%)
9	Countercyclical Buffer (0 - 2.5% dari ATMR) (%)	0.00%	0.00%	0.00%	0.00%	0.00%	Countercyclical buffer requirement (%)
10	Capital Surcharge untuk Bank Sistemik (1% - 2.5%) (%)						Bank G-SIB and/or D-SIB additional requirements (%)
11	Total CET1 sebagai buffer (Baris 8 + Baris 9 + Baris 10)	2.50%	2.50%	2.50%	2.50%	2.50%	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)
12	Komponen CET1 untuk buffer						CET1 available after meeting the bank's minimum capital requirements (%)
	Rasio pengungkit sesuai Basel III						Basel III leverage ratio
13	Total Eksposur	269,422,200	269,571,737	273,002,853	265,326,420	263,914,973	Total Basel III leverage ratio exposure measure
14	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada)	50.15%	47.17%	48.98%	48.25%	46.44%	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)

		Dec-24	Sep-24	Jun-24	Mar-24	Dec-23	
		a	a	a	b	c	
No.	Deskripsi	T	T–1	T–2	T–3	T–4	Description
14b	Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada)	50.15%	47.17%	48.98%	48.25%	46.44%	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)
14c	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset Securities Financing Transaction (SFT) secara gross	50.51%	47.50%	49.25%	48.58%	46.77%	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets
14d	Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara gross	50.51%	47.50%	49.25%	48.58%	46.77%	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets
	Rasio Kecukupan Likuiditas (LCR)						Liquidity Coverage Ratio (LCR)
15	Total Aset Likuid Berkualitas Tinggi (HQLA)	64,251,113	68,569,839	66,683,961	68,787,542	74,122,510	Total high-quality liquid assets (HQLA)
16	Total Arus Kas Keluar Bersih (net cash outflow)	5,277,281	5,375,444	5,651,233	5,892,647	6,463,064	Total net cash outflow
17	LCR (%)	1217.50%	1275.61%	1179.99%	1167.35%	1146.86%	LCR ratio (%)
	Rasio Pendanaan Stabil Bersih (NSFR)						Net Stable Funding Ratio (NSFR)
18	Total Pendanaan Stabil yang Tersedia (ASF)	155,749,235	146,457,833	155,141,329	149,347,455	145,451,572	Total available stable funding
19	Total Pendanaan Stabil yang Diperlukan (RSF)	69,929,100	63,386,606	64,377,703	66,201,670	62,606,009	Total required stable funding
20	NSFR (%)	222.72%	231.05%	240.99%	225.59%	232.33%	NSFR ratio (%)
	Analisis Kualitatif						

*T adalah periode triwulanan, T-1 adalah periode 1 triwulan sebelumnya

RASIO PENGUNGKIT
LEVERAGE RATIO

(dalam Rp juta | in Rp million)

No	Keterangan Description	Jumlah Amount
1	Total asset di laporan posisi keuangan pada laporan keuangan publikasi. (nilai *gross* sebelum dikurangi CKPN). Total assets in the financial position statements in the published financial statements. (gross value before deducted with CKPN).	201,655,649
2	Penyesuaian untuk nilai penyertaan pada Bank, lembaga keuangan, perusahaan asuransi, dan/atau entitas lain yang berdasarkan standar akuntansi keuangan harus dikonsolidasikan namun di luar cakupan konsolidasi berdasarkan ketentuan Otoritas Jasa Keuangan. Adjustment for the value of participation in Banks, financial institutions, insurance companies, and/or other entities that based on financial accounting standards must be consolidated but are outside the scope of consolidation based on the provisions of the Financial Services Authority.	0
3	Penyesuaian untuk nilai kumpulan asset keuangan yang mendasari yang telah dialihkan dalam sekuritisasi asset yang memenuhi persyaratan jual putus sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan mengenai prinsip kehati-hatian dalam aktivitas sekuritisasi aset bagi bank umum. Dalam hal asset keuangan yang mendasari dimaksud telah dikurangkan dari total asset pada laporan posisi keuangan maka angka pada baris ini adalah 0 (nol). Adjustment for the value of the underlying financial asset pool that has been transferred in asset securitization that meets the requirements for outright sale as stipulated in the Financial Services Authority Regulation concerning the principle of prudence in asset securitization activities for commercial banks. In the event that the underlying financial assets have been deducted from the total assets in the financial position report, the figure in this row is 0 (zero).	0
4	Penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada). Adjustment for temporary exemptions from placement of demand deposits with Bank Indonesia in order to meet the minimum reserve requirement (if any).	N/A
5	Penyesuaian untuk asset fidusia yang diakui sebagai komponen laporan posisi keuangan berdasarkan standar akuntansi keuangan namun dikeluarkan dari perhitungan total eksposur dalam Rasio Pengungkit. Adjustment for fiduciary assets recognized as components of the financial position report based on financial accounting standards but excluded from the calculation of total exposure in the Leverage Ratio.	N/A
6	Penyesuaian untuk nilai pembelian atau penjualan asset keuangan secara regular dengan menggunakan metode akuntansi tanggal perdagangan. Adjustment for the value of regular purchases or sales of financial assets using the trading date accounting method.	0
7	Penyesuaian untuk nilai transaksi cash pooling yang memenuhi persyaratan sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan ini. Adjustment for the value of cash pooling transactions that meet the requirements as stipulated in this Financial Services Authority Regulation.	0
8	Penyesuaian untuk nilai eksposur transaksi derivatif. Adjustment for derivative transaction exposure value.	10,564,846
9	Penyesuaian untuk nilai eksposur SFT sebagai contoh transaksi reverse repo. Adjustment for SFT exposure value as an example of a reverse repo transaction.	3,836,498
10	Penyesuaian untuk nilai eksposur TRA yang telah dikalikan dengan FKK. Adjustment for TRA exposure value that has been multiplied by FKK.	53,573,774
11	Penyesuaian penilaian prudensial berupa faktor pengurang modal dan CKPN. Prudential assessment adjustment in the form of capital reduction factors and CKPN.	-208,567
12	Penyesuaian lainnya. Other adjustments.	0
13	Total Eksposur dalam perhitungan Rasio Pengungkit. Total Exposure in the calculation of the Leverage Ratio.	269,422,200
	Analisis Kualitatif Qualitative Analysis	

(dalam Rp juta | in Rp million)

	Keterangan Description	Periode Period	
		T	T-1
Eksposur Aset dalam Laporan Posisi Keuangan Asset Exposure in the Statement of Financial Position			
1	Eksposur aset dalam laporan posisi keuangan termasuk aset jaminan namun tidak termasuk eksposur transaksi derivatif dan eksposur SFT (Nilai gross sebelum dikurangi CKPN) Asset exposure in the statement of financial position includes collateral assets but excludes derivative transaction exposure and SFT exposure (Gross value before deduction of CKPN)	195,188,697	189,137,061
2	Nilai penambahan kembali untuk agunan derivatif yang diserahkan kepada pihak lawan yang mengakibatkan penurunan total eksposur asset dalam neraca karena adanya penerapan standar akuntansi keuangan Additional value for derivative collateral submitted to the counterparty resulting in a decrease in total asset exposure in the balance sheet due to the application of financial accounting standards	0	0
3	(Pengurangan atas piutang terkait CVM yang diberikan dalam transaksi derivatif) (Reduction of receivables related to CVM given in derivative transactions)	0	0
4	(Penyesuaian untuk nilai tercatat surat berharga yang diterima dalam eksposur SFT yang diakui sebagai aset) (Adjustment for the carrying value of securities received in SFT exposure recognized as assets)	0	0
5	(CKPN atas asset tersebut sesuai standar akuntansi keuangan) (CKPN for the asset in accordance with financial accounting standards)	-208,567	-105,526
6	(Aset yang telah diperhitungkan sebagai faktor pengurang Modal Inti sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan mengenai kewajiban penyediaan modal minimum bagi bank umum) (Assets that have been calculated as a factor reducing Core Capital as referred to in the Financial Services Authority Regulation concerning the minimum capital provision obligation for commercial banks)	-201,180	-207,546
7	Total Eksposur aset dalam laporan posisi keuangan Penjumlahan dari baris 1 sampai dengan baris 6 Total Asset Exposure in the Statement of Financial Position Sum of lines 1 to 6	194,778,950	188,823,989
Eksposur Transaksi Derivatif Derivative Transaction Exposure			
8	Nilai RC untuk seluruh transaksi derivatif baik dalam hal terdapat *variation margin* yang memenuhi syarat ataupun terdapat perjanjian saling hapus yang memenuhi persyaratan tertentu RC value for all derivative transactions, whether there is a variation margin that meets the requirements or there is a mutual offset agreement that meets certain requirements	5,431,843	8,382,055
9	Nilai penambahan yang merupakan PFE untuk seluruh transaksi derivative Additional value that is PFE for all derivative transactions	7,964,637	7,389,603
10	(Pengecualian atas eksposur transaksi derivatif yang diselesaikan melalui *central counterparty* (CCP)) (Exemption for derivative transaction exposures settled through a central counterparty (CCP))	N/A	N/A
11	Penyesuaian untuk nilai nosional efektif dari derivatif kredit Adjustment for effective notional value of credit derivatives	0	0
12	(Penyesuaian untuk nilai nosional efektif yang dilakukan saling hapus dan pengurangan *add-on* untuk transaksi penjualan derivatif kredit) (Adjustment for effective notional value that is offset and reduction of add-on for credit derivative sales transactions)	0	0
13	Total Eksposur Transaksi Derivatif Penjumlahan baris 8 sampai dengan baris 12 Total Derivative Transaction Exposure Sum of rows 8 to 12	13,396,480	15,771,658
Eksposur Securities Financing Transaction (SFT) Securities Financing Transaction (SFT) Exposure			
14	Nilai tercatat aset SFT secara gross Gross carrying value of SFT assets	3,836,498	3,799,558
15	(Nilai bersih antara liabilitas kas dan tagihan kas) (Net value between cash liabilities and cash receivables)	0	0
16	Risiko Kredit akibat kegagalan pihak lawan terkait aset SFT yang mengacu pada perhitungan current exposure sebagaimana diatur dalam Lampiran Peraturan Otoritas Jasa Keuangan ini Credit risk due to counterparty failure related to SFT assets referring to the calculation of current exposure as regulated in the Attachment to this Financial Services Authority Regulation	3,836,498	3,799,558
17	Eksposur sebagai agen SFT Exposure as SFT agent	0	0

(dalam Rp juta | in Rp million)

	Keterangan Description	Periode Period	
		T	T-1
18	Total Eksposur SFT Penjumlahan baris 14 sampai dengan baris 17 Total SFT Exposure Summation of rows 14 to 17	7,672,996	7,599,116
	Eksposur Transaksi Rekening Administratif (TRA) Off Balance Sheet Transaction (BAL) Exposure		
19	Nilai seluruh kewajiban komitmen atau kewajiban kontinjensi Nilai *gross* sebelum dikurangi CKPN Total value of commitment liabilities or contingent liabilities (Gross value before deducting CKPN)	129,273,391	138,892,062
20	(Penyesuaian terhadap hasil perkalian antara nilai kewajiban komitmen atau kewajiban kontinjensi dan FKK kemudian dikurangi CKPN) (Adjustment to the result of multiplying the value of commitment liabilities or contingent liabilities and FKK then subtracted by CKPN)	-75,648,153	-81,499,899
21	(CKPN atas TRA sesuai standar akuntansi keuangan) (CKPN on TRA according to financial accounting standards)	-51,464	-15,189
22	Total Eksposur TRA Penjumlahan dari baris 19 sampai dengan baris 21 Total TRA Exposure Summation from row 19 to row 21	53,573,774	57,376,974
	Modal dan Total Eksposur Capital and Total Exposure		
23	Modal Inti Core Capital	135,105,430	127,152,121
24	Total Eksposur Penjumlahan baris 7, baris 13, baris 18, dan baris 22 Total Exposure Summation of rows 7, 13, 18, and 22	269,422,200	269,571,737
	Rasio Pengungkit (Leverage) **Leverage Ratio**		
25	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada) Leverage Ratio value, including the impact of adjustments to temporary exemptions on current account placements with Bank Indonesia in order to meet the minimum reserve requirement (if any)	50.15%	47.17%
25a	Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada) Leverage Ratio Value, excluding the impact of adjustments to temporary exemptions on current account placements at Bank Indonesia in order to meet the minimum reserve requirement (if any)	50.15%	47.17%
26	Nilai Minimum Rasio Pengungkit Minimum Leverage Ratio Value	3%	3%
27	Bantalan terhadap nilai Rasio Pengungkit Buffer to Leverage Ratio value	N/A	N/A
	Pengungkapan Nilai Rata-Rata Average Value Disclosure		
28	Nilai rata-rata dari nilai tercatat aset SFT secara *gross* , setelah penyesuaian untuk transaksi akuntansi penjualan (*sale accounting transaction*) yang dihitung secara bersih (*nett*) dengan liabilitas kas dalam SFT dan tagihan kas dalam SFT The average value of the gross carrying amount of SFT assets, after adjustment for sale accounting transactions calculated net of cash liabilities in SFT and cash receivables in SFT	1,918,249	1,899,779
29	Nilai akhir triwulan laporan dari nilai tercatat aset SFT secara *gross* , setelah penyesuaian untuk transaksi akuntansi penjualan (*sale accounting transaction*) yang dihitung secara bersih (*nett*) dengan liabilitas kas dalam SFT dan tagihan kas dalam SFT The end of quarter reporting value of the gross carrying value of SFT assets, after adjustment for sale accounting transactions calculated net with cash liabilities in SFT and cash receivables in SFT	3,836,498	3,799,558

(dalam Rp juta | in Rp million)

	Keterangan Description	Periode Period	
		T	T-1
30	Total Eksposur, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara *gross* sebagaimana dimaksud dalam baris 28 Total Exposure, including the impact of adjustments to temporary exemptions on current account placements with Bank Indonesia in order to meet the minimum reserve requirement (if any), which has included the average value of the gross recorded value of SFT assets as referred to in line 28	267,503,951	267,671,958
30a	Total Eksposur, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara *gross* sebagaimana dimaksud dalam baris 28 Total Exposure, excluding the impact of adjustments to temporary exemptions on current account placements with Bank Indonesia in order to meet the minimum reserve requirement (if any), which has included the average value of the gross recorded value of SFT assets as referred to in line 28	267,503,951	267,671,958
31	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara *gross* sebagaimana dimaksud dalam baris 28 Leverage Ratio Value, including the impact of adjustments to temporary exemptions on current account placements at Bank Indonesia in order to meet the minimum reserve requirement (if any), which has included the average value of the gross recorded value of SFT assets as referred to in line 28.	50.51%	47.50%
31a	Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara *gross* sebagaimana dimaksud dalam baris 28 Leverage Ratio Value, excluding the impact of adjustments to temporary exemptions on current account placements at Bank Indonesia in order to meet the minimum reserve requirement (if any), which has included the average value of the gross recorded value of SFT assets as referred to in line 28.	50.51%	47.50%
	Analisis Kualitatif Qualitative Analysis		

RISIKO HUKUM

Risiko hukum adalah potensi kerugian akibat terjadinya suatu peristiwa tertentu, yaitu adanya tuntutan hukum dan/atau kelemahan aspek yuridis yang timbul antara lain karena ketiadaan peraturan perundang-undangan yang mendukung atau kelemahan perikatan seperti tidak terpenuhinya syarat sahnya kontrak atau pengikatan agunan yang tidak sempurna dan proses litigasi . Sebagai suatu bank yang secara berkesinambungan melakukan hubungan hukum dengan pihak lain, Bank akan selalu dihadapkan dengan risiko hukum.

Secara umum, Bank telah menerapkan manajemen risiko hukum melalui mekanisme-mekanisme di bawah ini:

1. Identifikasi secara tanggap terhadap risiko hukum yang melekat kepada setiap jenis transaksi dan kegiatan Bank dengan memastikan bahwa setiap transaksi dan kegiatan Bank masih berada dalam koridor hukum yang sesuai.
2. Analisis dan pengkajian terhadap perjanjian antara pihak ketiga dan Bank untuk memastikan bahwa semua syarat sah suatu kontrak berdasarkan hukum Indonesia telah terpenuhi. Hal ini bertujuan untuk menjamin keabsahan dari perjanjian tersebut dan melindungi kepentingan Bank.

LEGAL RISK

Legal risk is the potential loss due to the occurrence of a certain event, namely the existence of legal claims and/or weaknesses in juridical aspects that arise, among others, due to the absence of supporting laws and regulations or weaknesses of the agreement such as the non-fulfillment of the conditions for the validity of the contract or the imperfect binding of collateral and the litigation process. As a bank that continuously has legal relations with other parties, the Bank will always be faced with legal risks.

In general, the Bank has implemented legal risk management through the following mechanisms:

1. Identify responsively the legal risks inherent in each type of transaction and activity of the Bank by ensuring that each transaction and activity of the Bank is still within the appropriate legal corridor.
2. Analysis and review of the agreement between third parties and the Bank to ensure that all the legal conditions of a contract under Indonesian law have been met. This aims to ensure the validity of the agreement and protect the interests of the Bank.

3. Evaluasi terhadap dampak hukum dari pemberlakuan undang-undang atau peraturan-peraturan baru yang secara umum dan mendasar dapat mempengaruhi operasi bisnis Bank.
4. Memantau dan menilai dampak risiko hukum ke Bank, termasuk kasus litigasi antara Bank dan pihak lain, antara lain dengan mengatur komunikasi internal untuk menangani masalah yang rumit dan menjaga kerahasiaan serta menyiapkan dan memberikan laporan terkait kepada pemangku kepentingan yang relevan sebagaimana diperlukan
5. Pelatihan hukum bagi karyawan guna meningkatkan pengetahuan dan pemahaman hukum yang terkait dengan operasional perbankan.

3. Evaluation of the legal impact of the enactment of new laws or regulations that may generally and fundamentally affect the Bank's business operations.
4. Monitor and assess the impact of legal risks to the Bank, including litigation cases between the Bank and other parties, inter alia, by arranging internal communications to handle complex issues and maintaining confidentiality and preparing and providing related reports to relevant stakeholders as required
5. Legal training for employees to improve knowledge and understanding of laws related to banking operations.

RISIKO REPUTASI

Risiko kerugian akibat kehilangan reputasi sebagai konsekuensi atas penyebaran informasi yang tidak benar di kalangan nasabah atau pasar dan sebagai akibat tanggapan Bank yang kurang memadai terhadap suatu fakta, serta atas risiko-risiko lain yang serupa. Dalam melakukan transaksi dengan nasabah, Bank harus memiliki kemampuan dan pengetahuan yang cukup untuk mengelola risiko yang mungkin ada.

Bank telah menerapkan manajemen risiko reputasi sebagai berikut:

1. Bank telah mengembangkan dan mengimplementasikan prosedur penanganan keluhan nasabah secara berkesinambungan yang dapat disampaikan baik secara verbal maupun tertulis dalam rangka menanggapi tanggapan nasabah dengan tepat, mengumpulkan dan menganalisis tanggapan nasabah dan menyusun pedoman untuk laporan guna menunjukkan bahwa tanggapan tersebut termasuk dalam perbaikan manajemen.
2. Bank juga memiliki prosedur perlindungan konsumen di mana Bank setiap saat, memastikan bahwa semua kegiatan operasional, terutama yang terkait dengan masalah Pelindungan Konsumen, dilakukan sesuai dengan prosedur tersebut. Penerapan ketentuan sebagaimana ditetapkan di dalam prosedur ini dapat mencegah potensi Risiko Kepatuhan, Risiko Reputasi, serta Risiko Hukum.
3. Mengawasi publikasi negatif yang mungkin disebabkan oleh operasi dan jasa Kantor Cabang kami yang diberikan kepada nasabah.

REPUTATIONAL RISK

Reputational risk refers to the potential for loss arising from damage to the Bank's reputation, which may result from the spread of inaccurate information among customers or the market, inadequate responses by the Bank to certain facts, or similar risk events. When conducting transactions with customers, the Bank must possess sufficient capability and knowledge to manage any potential risks involved.

The Bank has implemented the following measures to manage reputational risk:

1. The Bank has developed and continuously implemented customer complaint handling procedures, which allow complaints to be submitted either verbally or in writing. These procedures are designed to ensure timely and appropriate responses to customer feedback, collect and analyze such feedback, and develop reporting guidelines to demonstrate that the feedback is incorporated into management improvement efforts.
2. The Bank also maintains consumer protection procedures to ensure that all operational activities—particularly those related to customer protection—are consistently carried out in accordance with these procedures. Compliance with these provisions helps prevent potential compliance, reputational, and legal risks.
3. The Bank monitors negative publicity that may arise from the operations and services provided by the Branch Office to its customers.

RISIKO STRATEGI

Risiko kerugian akibat ketidakmampuan dalam memenuhi target Bank yang telah ditetapkan dan sebagai akibat dari kurang tepatnya perencanaan bisnis dan risiko kerugian yang diakibatkan pelaksanaan strategi bisnis yang kurang memadai.

STRATEGIC RISK

The risk of loss due to the inability to meet the Bank's targets that have been set and as a result of inappropriate business planning and the risk of loss due to inadequate implementation of business strategies.

Bank menyusun Rencana Bisnis setiap tahunnya, sesuai dengan peraturan dan ketetapan Bank Indonesia atau Otoritas Jasa Keuangan. Selanjutnya, setiap departemen akan melakukan tugas sehari-hari berdasarkan Rencana Bisnis yang telah dibuat.

Manajemen Bank akan mengidentifikasi apabila ada bagian dari Rencana Bisnis yang tidak terealisasi. Bank telah menerapkan manajemen risiko strategi sebagai berikut:

1. Bank akan mengawasi pencapaian target yang telah ditetapkan dan memastikan bahwa risiko yang ditentukan sesuai dengan batas yang dapat ditoleransi secara berkelanjutan.
2. Pengawasan aktif dari Dewan Pengawas Bank melalui Rapat Dewan Pengawas yang diadakan setiap 3 bulan.

RISIKO KEPATUHAN

Risiko Kepatuhan merujuk pada risiko yang disebabkan Bank tidak mematuhi atau tidak melaksanakan peraturan perundang-undangan dan ketentuan lain yang berlaku. Setiap karyawan harus memahami semua ketentuan dan peraturan yang dikeluarkan oleh Pemerintah, Bank Indonesia, Otoritas Jasa Keuangan, Lembaga Penjamin Simpanan, Kantor Pusat, dan juga ketentuan internal Bank, setidaknya yang berhubungan dengan pekerjaan rutin sehari-hari. Departemen Kepatuhan akan memantau pelaksanaan dari peraturan yang ada dari setiap unit kerja.

Bank telah menerapkan manajemen risiko kepatuhan sebagai berikut:

1. Pelaksanaan *Compliance Committee Meeting* secara berkelanjutan untuk mendiskusikan isu terkini sehubungan dengan kepatuhan.
2. Pemantauan secara berkelanjutan perubahan peraturan yang dapat mempengaruhi operasional Bank dengan menganalisis setiap kewajiban yang timbul dari peraturan baru tersebut.
3. Pemantauan secara intensif aspek-aspek risiko kepatuhan terhadap peraturan Bank Indonesia dan OJK yang khusus berkaitan dengan undang-undang dan ketetapan yang berlaku, seperti Kewajiban Penyediaan Modal Minimum (KPMM), Rasio Utang Luar Negeri (ULN), Giro Wajib Minimum (GWM) Batas Maksimum Pemberian Kredit (BMPK), Posisi Devisa Neto (PDN), risiko strategis terkait dengan pengaturan rencana kerja anggaran tahunan Bank, dan risiko-risiko lain yang berhubungan dengan peraturan tertentu.
4. Adanya *Compliance Manual* sebagai pedoman bagi karyawan untuk mendeteksi hal-hal yang berhubungan dengan kepatuhan.
5. Penyusunan kerangka kerja untuk memantau laporan-laporan tertentu ke Kantor Pusat, Bank Indonesia, OJK, PPATK dan/atau otoritas lain yang berwenang.

The Bank prepares a Business Plan every year, in accordance with the regulations and provisions of Bank Indonesia or the Financial Services Authority. Furthermore, each department will carry out daily tasks based on the Business Plan that has been made.

The Bank's management will identify if there are parts of the Business Plan that are not realized. The Bank has implemented strategic risk management as follows:

1. The Bank will monitor the achievement of the targets that have been set and ensure that the risks determined are in accordance with the limits that can be tolerated on an ongoing basis.
2. Active supervision by the Bank's Supervisory Board through the Supervisory Board Meeting held every 3 months.

COMPLIANCE RISK

Compliance Risk refers to the risk caused by the Bank for not complying nor implementing laws and regulations and other applicable regulations. Every employee must understand all provisions and regulations issued by the Government, Bank Indonesia, Financial Services Authority, Deposit Insurance Corporation, Head Office, as well as the Bank's internal provisions, at least those related to their daily routine work. The Compliance Department will monitor the implementation of existing regulations of each work unit.

The Bank has implemented compliance risk management as follows:

1. Implementation of Compliance Committee Meetings on an ongoing basis to discuss current issues related to compliance.
2. Continuous monitoring of regulatory changes that may affect the Bank's operations by analyzing any obligations arising from the new regulations.
3. Intensive monitoring of compliance risk aspects with Bank Indonesia and OJK regulations specifically related to applicable laws and regulations, such as Capital Adequacy Ratio (CAR), External Debt Ratio, Minimum Statutory Reserve Requirement, Legal Lending Limit, Net Open Position, strategic risks related to the setting of the Bank's annual budget work plan, and other risks associated with certain regulations.
4. The existence of a Compliance Manual as a guideline for employees is to detect matters related to compliance.
5. Preparation of a framework to monitor certain reports to the Head Office, Bank Indonesia, OJK, PPATK and/or other authorized authorities.

6. Identifikasi dan verifikasi informasi nasabah serta pemantauan transaksi keuangan nasabah sesuai dengan informasi nasabah/transaksi dan kepatuhan terhadap prosedur KYC.
7. Penerapan kebijakan dan prosedur untuk mencegah digunakannya Bank sebagai media kejahatan keuangan yang mencakup hasil tindak pidana pencucian uang, penyuapan korupsi dan penerapan sanksi global, serta mencegah penyalahgunaan dari tindak riminal yang teroganisir seperti *Anti Money Laundering/Combating The Financing of Terrorism* (AML/CFT) and *Counter-Proliferation Financing of Weapons of Mass Destruction* (CPFWMD).
8. Implementasi manajemen risiko *fraud*.
9. Pelatihan secara berkala untuk seluruh karyawan dalam rangka meningkatkan kesadaran terhadap isu kepatuhan dan untuk mengurangi risiko kepatuhan dalam seluruh kegiatan perbankan.

6. Identification and verification of customer information and monitoring of customer financial transactions in accordance with customer/transaction information and compliance with KYC procedures.
7. Implementation of policies and procedures to prevent the use of the Bank as a medium for financial crimes, including the proceeds of money laundering, bribery, corruption and the application of global sanctions, as well as preventing the abuse of organized criminal acts such as Anti Money Laundering/Combating Financing of Terrorism (AML/CFT) and Counter-Proliferation Financing of Weapons of Mass Destruction (CPFWMD).
8. Implementation of fraud risk management.
9. Regular training for all employees to increase awareness of compliance issues and to reduce compliance risks in all banking activities.

RISIKO KREDIT

CREDIT RISK

PENGUNGKAPAN INFORMASI KUALITATIF TERKAIT RISIKO KREDIT SECARA UMUM (CRA)
DISCLOSURE OF QUALITATIVE INFORMATION RELATED TO GENERAL CREDIT RISK (CRA)

A. Bagaimana model bisnis tercermin dalam komponen profil Risiko Kredit Bank

Berdasarkan profil risiko kredit Bank, Bank MUFG adalah bank yang bisnis utamanya adalah perbankan Korporasi dan terkonsentrasi pada sektor Korporasi yang diberikan kepada nasabah yang terpilih. Saat ini, mayoritas kredit terkonsentrasi di Industri Keuangan.
Kebijakan dan penerapan manajemen risiko kredit seperti Tata Kelola Risiko dan kerangka kerja telah tersedia, proses tersebut telah diatur dengan baik yang didukung juga oleh sistem-sistem terkait pengendalian risiko yang memadai. Selain itu hal-hal diatas juga akan di review secara berkala untuk menilai kecukupan nya.

A. How the business model is reflected in the components of the Bank's Credit Risk profile

Based on the Bank's credit risk profile, MUFG Bank is a bank whose primary business is Corporate banking and concentrates on the Corporate sector for selected customers. Currently, the majority of loans are concentrated in the Financial Industry.
Credit risk management policies and practices such as Risk Governance and framework are in place, the process is well organized and supported by adequate risk control related systems. In addition, the above will also be reviewed periodically to assess its adequacy.

B. Kriteria dan pendekatan yang digunakan untuk menetapkan kebijakan manajemen Risiko Kredit dan menetapkan limit Risiko Kredit.

Dalam kegiatan sehari-harinya, Bank menghadapi berbagai risiko sesuai dengan jenis-jenis risiko yang telah didefinisikan oleh Peraturan Otoritas Jasa Keuangan tentang Penerapan Manajemen Risiko bagi Bank Umum, yaitu risiko kredit, risiko konsentrasi kredit, risiko kredit pihak pengimbang, dan risiko penyelesaian.

Bank menerapkan prinsip manajemen risiko sesuai dengan petunjuk dari kantor pusat / Mitsubishi UFJ Financial Group ("MUFG") dan prinsip ini bertujuan untuk memberi arahan dalam mengembangkan sistem Manajemen Risiko yang menyeluruh. Panduan ini dirancang untuk mengidentifikasi dan mengelola semua risiko yang berkaitan dengan lini usaha MUFG dan anak perusahaannya secara menyeluruh dan konsisten.

Bank mempunyai pengawasan tingkat dan tren risiko (sebagaimana yang telah dilaporkan Bank dalam Laporan Profil Risiko Triwulanan), dimana proses pembuatan laporan menggunakan acuan dari POJK no. 18/POJK.03/2016 & Surat Edaran OJK no. 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum serta Surat Edaran OJK no.14/SEOJK.03/2017 tentang Penilaian Tingkat Kesehatan Bank Umum.

Secara umum, Bank telah menerapkan manajemen risiko kredit sebagai berikut:
1. Pemantauan dan evaluasi risiko kredit rutin secara keseluruhan melalui Credit Committee (CC) dan Credit Risk Control Committee (CRCC).
2. Adanya kebijakan kredit komprehensif yang disediakan oleh Kantor Pusat yaitu Credit Rule for Overseas Offices, Procedure for Credit Ratings dan Asian General Credit Policies.
3. Menganalisis seluruh aspek yang berkaitan dengan kondisi usaha, prospek, serta kondisi keuangan nasabah secara menyeluruh.
4. Mengkaji ulang secara berkesinambungan terhadap permasalahan dan proses perkreditan bank.
5. Memantau kondisi kredit debitur secara proaktif, agar bank dapat menentukan kebijakan kredit dan tindakan yang dianggap perlu untuk debitur yang dianggap terindikasi mulai mengalami kesulitan keuangan di tahap awal.
6. Penggunaan Sistem Pengaturan Fasilitas Kredit (Credit Control System) yang secara otomatis menghitung dan mengawasi batas kredit untuk setiap jenis transaksi untuk masing-masing debitur.

PENGUNGKAPAN INFORMASI KUALITATIF TERKAIT RISIKO KREDIT SECARA UMUM (CRA)
DISCLOSURE OF QUALITATIVE INFORMATION RELATED TO GENERAL CREDIT RISK (CRA)

B. Criteria and approaches used to establish Credit Risk management policies and set Credit Risk limits.

In its daily activities, the Bank faces various risks in accordance with the types of risks defined by the Financial Services Authority Regulation on the Implementation of Risk Management for Commercial Banks, namely credit risk, credit concentration risk, counterparty credit risk, and settlement risk.

The Bank implements risk management principles in accordance with the guidelines of the head office / Mitsubishi UFJ Financial Group ("MUFG") and these principles aim to provide direction in developing a comprehensive Risk Management system. These guidelines are designed to identify and manage all risks associated with MUFG and its subsidiaries' business lines in a comprehensive and consistent manner.

The Bank monitors risk levels and trends (as reported by the Bank in the Quarterly Risk Profile Report), where the report development process utilizes references from POJK no. 18/POJK.03/2016 & OJK Circular Letter no. 34/SEOJK.03/2016 on the Implementation of Risk Management for Commercial Banks as well as OJK Circular Letter no.14/SEOJK.03/2017 on the Assessment of the Health Level of Commercial Banks.

In general, the Bank has implemented credit risk management as follows:
1. Routine overall credit risk monitoring and evaluation through the Credit Committee (CC) and Credit Risk Control Committee (CRCC).
2. Comprehensive credit policies provided by Head Office, namely Credit Rule for Overseas Offices, Procedure for Credit Ratings and Asian General Credit Policies.
3. Analyze all aspects related to the customer's business condition, prospects, and financial condition thoroughly.
4. Continuously review the bank's credit problems and processes.
5. Proactively monitor the credit condition of debtors, so that the bank can determine credit policies and actions deemed necessary for debtors who are considered to be indicative of financial difficulties at an early stage.
6. Utilization of a Credit Control System that automatically calculates and monitors credit limits for each type of transaction for each debtor.

C. Struktur dan organisasi manajemen Risiko Kredit serta fungsi kontrol

Bank memiliki 2 (dua) departemen yang mempunyai peran dan fungsi masing-masing dalam melaporkan, mengontrol dan merekomendasikan langkah-langkah mitigasi risiko kredit kepada Manajemen. Kedua departemen tersebut adalah:
1. Credit Risk Management Department (CRMD)
   Fungsi utama CRMD adalah melakukan pengawasan dan kontrol sehari-hari terhadap risiko transaksi kredit yang dihadapi Bank. Departemen ini memiliki 2 (dua) unit yaitu:
   a. Credit Middle Unit (CMU): melakukan fungsi peninjauan kredit pada tahap sebelum persetujuan proses kredit, yang mencakup peninjauan semua aplikasi kredit dan applikasi peringkat peminjam, peninjauan berkala kinerja keuangan dan bisnis, pengawasan kredit dan menetapkan kebijakan dan perencanaan kredit.
   b. Special Asset Management Unit (SAMU): fokus pada pengawasan kredit bermasalah (kredit macet dan berpotensial bermasalah). SAMU juga melakukan proaktif penilaian risiko terhadap nasabah pinjaman, portofolio kredit seperti stress testing dan membuat kajian terhadap portofolio kredit. Sebagai tambahan, unit SAMU juga melakukan kajian dan pemantauan country risk & transfer risk dan berperan dalam perhitungan Cadangan Kerugian Penurunan Nilai (CKPN) Bank.
2. Credit Administration and Control Department (CACD).
   Sebagai Satuan Kerja Manajemen Administrasi Kredit dan Kontrol, yang bertanggung jawab untuk melakukan kontrol risiko kredit secara internal. CACD mempunyai tugas-tugas utama sebagai berikut:
   a. Manajemen dokumen kredit (Perjanjian Kredit, Agunan, safekeeping, pending documents, signing, dll.)
   b. Manajemen fasilitas kredit di sistem Bank
   c. Pemantauan covenant
   d. Manajemen Database kredit
   e. Pembuatan laporan-laporan internal/eksternal terkait kredit

Kedua departemen tersebut berada dalam struktur pelaporan yang berbeda dimana CRMD berada dibawah Kepala Manajemen Risiko untuk Indonesia, sedangkan CACD berada dibawah Kepala Kontrol Internal untuk Indonesia.

C. Credit Risk Management Structure and Organization and Control Function

The Bank has 2 (two) departments that have their respective roles and functions in reporting, controlling and recommending credit risk mitigation measures to Management. The two departments are:
1. Credit Risk Management Department (CRMD)
   The main function of CRMD is to perform day-to-day supervision and control of credit transaction risks faced by the Bank. This department has 2 (two) units namely:
   a. Credit Middle Unit (CMU): performs the credit review function at the pre-approval stage of the credit process, which includes reviewing all credit applications and borrower rating applications, periodic review of financial and business performance, credit supervision and establishing credit policy and planning.
   b. Special Asset Management Unit (SAMU): focuses on monitoring non-performing loans (non-performing and potentially non-performing loans). SAMU also conducts proactive risk assessments of loan customers, loan portfolios such as stress testing and reviews loan portfolios. In addition, the SAMU unit also reviews and monitors country risk & transfer risk and plays a role in the calculation of the Bank's provision for impairment losses (CKPN).
2. Credit Administration and Control Department (CACD).
   As the Credit Administration and Control Management Unit, which is responsible for performing internal credit risk control. CACD has the following main tasks:
   a. Credit document management (Credit Agreement, Collateral, safekeeping, pending documents, signing, etc.)
   b. Credit facility management in the Bank's system
   c. Covenant monitoring
   d. Credit database management
   e. Preparation of internal/external reports related to credit

Both departments are under different reporting structures where CRMD falls under the Head of Risk Management for Indonesia, while CACD falls under the Head of Internal Control for Indonesia.

PENGUNGKAPAN INFORMASI KUALITATIF TERKAIT RISIKO KREDIT SECARA UMUM (CRA)
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D. Hubungan antara fungsi manajemen Risiko Kredit, pengendalian risiko, kepatuhan, dan audit internal

Pelaksanaan fungsi Kepatuhan melalui penerapan manajemen risiko kepatuhan dengan aktivitas sebagai berikut:

1. Pemantauan berbagai aspek Peraturan Lokal dari Bank Indonesia, Otoritas Jasa Keuangan atau badan regulasi pemerintah lainnya yang mempengaruhi proses, kebijakan dan operasional bank seperti Batas Maksimum Pemberian Kredit (BMPK), Kualitas Aset, Agunan, Restrukturisasi dan lain-lain.
2. Pelaksanaan kepatuhan untuk kebijakan dari Kantor Pusat di Jepang.
3. Perbandingan antara Peraturan baru dengan Peraturan sebelumnya yang memiliki pengaruh signifikan terhadap Bank.
4. Pelaksanaan pelatihan bagi semua karyawan dalam upaya meningkatkan pemahaman atas berbagai kebijakan / perihal terkait kepatuhan.
5. Pelaksanaan tinjauan secara berkala dari audit internal maupun eksternal.

Bank telah menerapkan dan terus memperbaiki penerapan Good Corporate Governance sesuai dengan arahan OJK dan Kantor Pusat di Jepang. MUFG selaku Perusahaan Induk juga telah membentuk struktur Corporate Governance yang stabil dan efektif, selain itu juga terus meningkatkan perbaikan baik secara internal perusahaan induk maupun perusahaan group lainnya, termasuk Bank.

D. Relationship between Credit Risk Management, Risk Control, Compliance, and Internal Audit Functions

Implementation of the Compliance function through the implementation of compliance risk management with the following activities:

1. Monitoring various aspects of Local Regulations from Bank Indonesia, Financial Services Authority or other government regulatory bodies that affect the Bank's processes, policies and operations such as Maximum Lending Limit (LLL), Asset Quality, Collateral, Restructuring and others.
2. Implementation of compliance for policies from Head Office in Japan.
3. Comparison of new regulations with previous regulations that have significant impact on the Bank.
4. Implementation of training for all employees in an effort to improve understanding of various compliance related policies/issues.
5. Implementation of periodic reviews from internal and external audits.

The Bank has implemented and continues to improve the implementation of Good Corporate Governance in accordance with the directives of the OJK and Head Office in Japan. MUFG as the Parent Company has also established a stable and effective Corporate Governance structure, and continues to improve both internally within the parent company and other group companies, including the Bank.

E. Cakupan dan informasi utama dari pelaporan tentang eksposur Risiko Kredit dan fungsi manajemen Risiko Kredit kepada direksi dan dewan komisaris

Bank telah melaksanakan manajemen risiko kredit dalam skala portofolio dan evaluasi terhadap risiko kredit secara keseluruhan melalui Credit Risk Control Committee (CRCC). Laporan yang membahas dan menganalisa portfolio kredit Bank akan dipresentasikan secara rutin di dalam CRCC kepada Manajemen dan beberapa pihak di divisi regional seperti ICD (International Credit Division for Asia) dan AIAO (Asia Internal Audit Office for Asia), termasuk ARMO (Asia Risk Management Office for Asia) sebagai Supervisory Board Bank.

Isi dari materi CRCC secara umum adalah sebagai berikut:

1. Kondisi pasar seperti makroekonomi dan perbankan
2. Kondisi Portofolio kredit Bank, seperti volume (pertumbuhan), kualitas aset dan konsentrasi kredit 3.Pembaharuan dalam pemantauan peringatan dini, seperti aset khusus, stress testing, dan watchlist

Bank juga mempunyai Komite Kredit (Credit Committee) yang tujuan utamanya adalah untuk melakukan kajian dan memberikan persetujuan permohonan kredit/pembiayaan sesuai dengan kompetensinya secara jujur, obyektif, hati-hati dan menghindari pengaruh pihak-pihak yang mempunyai konflik kepentingan dalam proses pengambilan keputusan kredit.

Tugas dan tanggung jawab dari Komite Kredit (Credit Committee) antara lain:

a. Memastikan setiap keputusan kredit yang diambil telah memenuhi ketentuan Perbankan.
b. Memastikan setiap keputusan kredit yang diambil sesuai dengan kebijakan kredit Bank.
c. Memastikan setiap keputusan kredit yang diambil telah dinilai secara obyektif dan menyeluruh, sehingga fasilitas kredit yang diberikan kepada peminjam dapat dilunasi tepat waktu dan tidak menjadi kredit bermasalah.
d. Berkoordinasi dengan ALCO dalam aspek pendanaan untuk tujuan pemberian pinjaman.
e. Menetapkan tindak lanjut/mitigasi bila diperlukan.

E. Scope and main information of reporting on Credit Risk exposure and Credit Risk management function to the board of directors and board of commissioners

The Bank has implemented portfolio-wide credit risk management and overall credit risk evaluation through the Credit Risk Control Committee (CRCC). Reports discussing and analyzing the Bank's credit portfolio are regularly presented in the CRCC to Management and regional divisions such as ICD (International Credit Division for Asia) and AIAO (Asia Internal Audit Office for Asia), including ARMO (Asia Risk Management Office for Asia) as the Bank's Supervisory Board.

The contents of the CRCC materials are generally as follows:

1. Market conditions such as macroeconomic and banking conditions
2. Conditions of the Bank's loan portfolio, such as volume (growth), asset quality and credit concentration 3.Updates on early warning monitoring, such as special assets, stress testing, and watchlist

The Bank also has a Credit Committee whose main purpose is to review and approve credit/financing applications in accordance with its competence in an honest, objective, careful manner and to avoid the influence of parties with conflicts of interest in the credit decision-making process.

The duties and responsibilities of the Credit Committee include:

a. Ensure that every credit decision taken has complied with banking regulations.
b. Ensure that every credit decision taken is in accordance with the Bank's credit policy.
c. Ensure that every credit decision taken has been assessed objectively and thoroughly, so that credit facilities provided to borrowers can be repaid on time and do not become non-performing loans.
d. Coordinate with ALCO on funding aspects for lending purposes.
e. Determine follow-up/mitigation when necessary.

PENGUNGKAPAN KUALITAS KREDIT ATAS ASET (CR1)
DISCLOSURE OF CREDIT QUALITY OF ASSETS (CR1)

1. Bank secara Individu
   Banks individually

(dalam Rp juta | in Rp million)

		Nilai Tercatat Bruto Gross Carrying Value		CKPN Allowance for Impairment Losses			CKPN (Pendekatan IRB) Allowance for Impairment Losses (IRB Approach) Net Value (a+b+c)	Nilai Bersih (a+b+c)
		Tagihan yang Telah Jatuh Tempo Past Due Accounts Receivable	Tagihan yang Belum Jatuh Tempo Undue Accounts Receivables		Stage 2 dan Stage 3	Stage 1		
		a	b	c	d	e	f	g
1	Kredit Loans	199,419	106,464,398	207,077	163,929	43,148		106,456,740
2	Surat Berharga Marketable Securities	-	36,575,020	-	-	-		36,575,020
3	Transaksi Rekening Administratif Administrative Account Transactions	-	12,312,434	51,463	13,783	37,681		12,260,971
4	Total	199,419	155,351,852	258,540	177,712	80,829		155,292,731

2. Pengungkapan Tambahan
   Additional Disclosure

Berdasarkan kategori portofolio sesuai dengan peraturan BI, kredit yang termasuk ke dalam tagihan yang telah jatuh tempo adalah Dunia Pangan
Based on the portfolio category in accordance with BI regulations, the credit included in the overdue bills is Dunia Pangan

PENGUNGKAPAN MUTASI KREDIT DAN SURAT BERHARGA YANG TELAH JATUH TEMPO (CR2)
DISCLOSURE OF CREDIT MUTATIONS AND MATURITY SECURITIES (CR2)

1. Bank secara Individu
   Bank individually

(dalam Rp juta | in Rp million)

		a
1	Kredit dan Surat Berharga yang Telah Jatuh Tempo sejak periode pelaporan terakhir Credits and Securities Past Due since the last reporting period	199,419
2	Kredit dan Surat Berharga yang Telah Jatuh Tempo pada periode pelaporan terakhir Credits and Securities Past Due in the last reporting period	-
3	Kredit dan Surat Berharga yang kembali menjadi tagihan yang belum jatuh tempo Credits and Securities that have returned to being outstanding receivables	-
4	Nilai hapus buku Write-off value	199,419
5	Perubahan lain Other changes	-
6	Kredit dan Surat Berharga yang Telah Jatuh Tempo pada akhir periode pelaporan terakhir (1+2-3-4+5) Credits and Securities Past Due at the end of the last reporting period (1+2-3-4+5)	-

2 Pengungkapan Tambahan
Additional Disclosures

No. 1 dan 4 adalah Dunia Pangan
No. 1 and 4 are Food World

PENGUNGKAPAN TAMBAHAN TERKAIT KUALITAS KREDIT ATAS ASET (CRB)

A. KUALITATIF

Perhitungan CKPN telah menggunakan IFRS 9/PSAK71 sebagai basisnya. Pengkategorian CKPN dibagi ke dalam 3 stage:

- **Stage 1:** untuk debitur dengan internal rating 8-1 atau lebih baik (1 s/d 8-1)
- **Stage 2:** debitur dengan internal rating 8-3 atau lebih buruk (8-3 s/d 10-2), atau kolektabilitas 4 atau lebih buruk
- **Stage 3:** untuk debitur dengan internal rating 8-2

ADDITIONAL DISCLOSURES RELATING TO CREDIT QUALITY OF ASSETS (CRB)

A. QUALITATIVE

The calculation of CKPN has used IFRS 9/PSAK71 as its basis. CKPN categorization is divided into 3 stages:

- **Stage 1:** for debtors with an internal rating of 8-1 or better (1 to 8-1)
- **Stage 2:** debtors with an internal rating of 8-3 or worse (8-3 to 10-2), or collectability of 4 or worse
- **Stage 3:** for debtors with an internal rating of 8-2

B. KUALITATIF | QUALITATIVE

1) PENGUNGKAPAN TAGIHAN BERSIH BERDASARKAN WILAYAH
DISCLOSURE OF NET RECEIVABLES BY REGION

1. Bank secara Individu
Bank individually

No.	Kategori Portofolio Portfolio Category	31 Desember 2024 December 31, 2024						
		Tagihan Bersih Berdasarkan Wilayah Net Receivables by Region						
		Jawa Barat West Java	Banten	DKI Jakarta	Yogyakarta	Jawa Tengah Central Java	Jawa Timur East Java	Luar Jawa Outside Java
a	b	c	d	e	f	g	h	i
1	Tagihan kepada Pemerintah Receivables on Sovereigns	-	-	-	-	-	-	-
2	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	402,320	-	1,939,194	-	-	52,449	701,571
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-
4	Tagihan kepada Bank Receivables on Banks	-	-	25,811,575	-	-	-	-
5	Tagihan berupa Covered Bond Covered Bond Receivables	-	-	-	-	-	-	-
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	-	352,017	28,856,409	-	-	-	382,242
7	Tagihan berupa Surat berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Securities/Subordinated Debt, Equity, and Other Capital Instruments	-	-	-	-	-	-	-
8	Kredit Beragun Properti Rumah Tinggal Residential Property Backed Loan	-	-	-	-	-	-	-
9	Kredit Beragun Properti Komersial Commercial Property Backed Loans	-	-	-	-	-	-	-
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Kontruksi Loans for Land Acquisition, Land Processing, and Construction	-	-	-	-	-	-	-
11	Kredit Pegawai atau Pensiunan Employee or Retiree Loans	-	-	-	-	-	-	-
12	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivables from Micro Business, Small Business and Retail Portfolio	2,670	2,643	5,881	-	-	324	-

(dalam Rp juta | in Rp million)

		31 Desember 2023 December 31, 2023								
		Tagihan Bersih Berdasarkan Wilayah Net Receivables by Region								
Non Kategori Non Categories	Jumlah Total	Jawa Barat West Java	Banten	DKI Jakarta	Yogyakarta	Jawa Tengah Central Java	Jawa Timur East Java	Luar Jawa Outside Java	Non Kategori Non Categories	Jumlah Total
j	k	l	m	n	o	p	q	r	s	t
62,159,599	62,159,599	-	-	-	-	-	-	-	70,536,463	70,536,463
5,705,030	8,800,564	-	-	2,363,358	-	-	58,696	832,762	6,495,080	9,749,896
-	-	-	-	-	-	-	-	-	-	-
35,766,449	61,578,024	-	-	10,974,680	-	-	-	-	30,945,886	41,920,566
-	-	-	-	-	-	-	-	-	-	-
16,325,283	45,915,951	-	-	26,962,231	-	-	-	-	21,811,365	48,773,596
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
10	11,528	2,166	1,782	6,522	-	-	400	-	11	10,881

No.	Kategori Portofolio Portfolio Category	31 Desember 2024 December 31, 2024						
		Tagihan Bersih Berdasarkan Wilayah Net Receivables by Region						
		Jawa Barat West Java	Banten	DKI Jakarta	Yogyakarta	Jawa Tengah Central Java	Jawa Timur East Java	Luar Jawa Outside Java
a	b	c	d	e	f	g	h	i
13	Tagihan kepada Korporasi Receivables on Corporate	12,365,486	3,958,368	28,578,447	-	3,930,266	1,558,982	2,445,537
14	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-	-
15	Aset Lainnya Other Assets	-	-	-	-	-	-	-
	TOTAL	**12,770,476**	**4,313,028**	**85,191,506**	-	**3,930,266**	**1,611,755**	**3,529,350**

2) PENGUNGKAPAN TAGIHAN BERSIH BERDASARKAN SEKTOR EKONOMI
DISCLOSURE OF NET RECEIVABLES BY ECONOMIC SECTOR

1. Bank secara Individu
Bank individually

No.	Sektor Ekonomi Economic Sector	Tagihan kepada Pemerintah Receivables on Sovereigns	Tagihan kepada Entitas Sektor Publik Receivables from Public Sector Entities	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	Tagihan berupa Covered Bond Covered Bond Receivables	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions
a	b	c	d	e	f	g	h
	31 Desember 2024						
1	Pertanian, Kehutanan dan Perikanan Agriculture, Forestry, and Fishing	-	-	-	-	-	-
2	Pertambangan dan Penggalian Mining and Quarrying	-	701,735	-	-	-	-
3	Industri Pengolahan Processing Industry	-	-	-	-	-	-
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Procurement of Electricity, Gas, Steam/Hot Water and Cold Air	-	841,818	-	-	-	-
5	Pengelolaan Air, Pengelolaan AirLimbah, Pengelolaan dan Daur Ulang Sampah, dan Aktivitas Remediasi Water Management, Wastewater Management, Waste Management and Recycling, and Remediation Activities	-	-	-	-	-	-
6	Konstruksi Construction	-	-	-	-	-	-
7	Perdagangan Besar & Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Retail and Trade; Repair and Maintenance of Cars and Motorcycle	-	52,470	-	-	-	-
8	Pengankutan dan Pergudangan Transportation and Warehousing	-	-	-	-	-	-

(dalam Rp juta | in Rp million)

	31 Desember 2023 December 31, 2023									
	Tagihan Bersih Berdasarkan Wilayah Net Receivables by Region									
Non Kategori Non Categories	**Jumlah** Total	**Jawa Barat** West Java	**Banten**	**DKI Jakarta**	**Yogyakarta**	**Jawa Tengah** Central Java	**Jawa Timur** East Java	**Luar Jawa** Outside Java	**Non Kategori** Non Categories	**Jumlah** Total
j	**k**	**l**	**m**	**n**	**o**	**p**	**q**	**r**	**s**	**t**
93,303,097	146,140,183	9,759,511	4,248,621	34,275,549	-	674,082	999,655	2,356,954	104,557,194	156,871,566
-	-	-	-	-	-	-	-	-	335	335
5,507,207	5,507,207	-	-	-	-	-	-	-	4,923,403	4,923,403
218,766,675	**330,113,056**	**9,761,677**	**4,250,403**	**74,582,340**	**-**	**674,082**	**1,058,751**	**3,189,716**	**239,269,737**	**332,786,706**

(dalam Rp juta | in Rp million)

Tagihan berupa Surat berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Securities/ Subordinated Debt, Equity, and Other Capital Instruments	**Kredit Beragun Properti Rumah Tinggal** Residential Property Backed Loan	**Kredit Beragun Properti Komersial** Residential Property Backed Loan	**Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Kontruksi** Loans for Land Acquisition, Land Processing, and Construction	**Kredit Pegawai atau Pensiunan** Employee or Retiree Loans	**Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel** Receivables from Micro Business, Small Business and Retail Portfolio	**Tagihan kepada Korporasi** Receivables on Corporate	**Tagihan yang Telah Jatuh Tempo** Past Due Receivables	**Aset Lainnya** Other Assets
i	**j**	**k**	**l**	**m**	**n**	**o**	**p**	**q**
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	223,228	-	-
-	-	-	-	-	-	24,525,862	-	-
-	-	-	-	-	-	133,921	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	871,052	-	-
-	-	-	-	-	-	12,795,391	-	-
-	-	-	-	-	-	624,665	-	-

No.	Sektor Ekonomi Economic Sector	Tagihan kepada Pemerintah Receivables on Sovereigns	Tagihan kepada Entitas Sektor Publik Receivables from Public Sector Entities	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	Tagihan berupa Covered Bond Covered Bond Receivables	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions
a	b	c	d	e	f	g	h
9	Penyediaan Akomodasi dan Penyediaan Makan Minum Provision of Accommodation, Food, and Beverages	-	-	-	-	-	-
10	Informasi dan Komunikasi Information and Communication	-	-	-	-	-	-
11	Aktivitas Keuangan dan Asuransi Financial and Insurance Activities	-	1,500,000	-	25,817,435	-	29,597,861
12	*Real estate*	-	-	-	-	-	-
13	Akitivitas Profesional, Ilmiah dan Teknis Professional, Scientific, and Technical Activities	-	-	-	-	-	-
14	Aktivitas Peyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan dan Penunjang Usaha Lainnya Rights, Employment, Travel Agencies, and Other Business Support	-	-	-	-	-	-
15	Administrasi Pemerintahan, Pertahanan dana Jaminan Sosial Wajib Government Administration, Defense and Compulsory Social Security	-	-	-	-	-	-
16	Pendidikan Education Services	-	-	-	-	-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Public Health Activities and Social Activities	-	-	-	-	-	-
18	Kesenian, Hiburan dan Rekreasi Arts, Entertainment, and Recreation	-	-	-	-	-	-
19	Aktivitas Jasa Lainnya Other Service Activities	-	-	-	-	-	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja; Aktivitas yang Menghasilkan Barang dan Jasa oleh Rumah Tangga yang Digunakan untuk Memenuhi Kebutuhan Sendiri Activities of Households as Employers; Activities that Produce Goods and Services by Households Used to Meet Their Own Needs	-	-	-	-	-	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya Activities of International and Other ExtraInternational Bodies	-	-	-	-	-	-
22	Rumah Tangga Household	-	-	-	-	-	-
23	Bukan Lapangan Usaha Lainnya Other Non-Business Fields	-	-	-	-	-	-
24	Lainnya Others	62,159,598	5,704,541	-	35,760,589	-	16,318,090
	Total	**62,159,598**	**8,800,564**	**-**	**61,578,024**	**-**	**45,915,951**

(dalam Rp juta | in Rp million)

Tagihan berupa Surat berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Securities/ Subordinated Debt, Equity, and Other Capital Instruments	**Kredit Beragun Properti Rumah Tinggal** Residential Property Backed Loan	**Kredit Beragun Properti Komersial** Residential Property Backed Loan	**Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Kontruksi** Loans for Land Acquisition, Land Processing, and Construction	**Kredit Pegawai atau Pensiunan** Employee or Retiree Loans	**Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel** Receivables from Micro Business, Small Business and Retail Portfolio	**Tagihan kepada Korporasi** Receivables on Corporate	**Tagihan yang Telah Jatuh Tempo** Past Due Receivables	**Aset Lainnya** Other Assets
i	j	k	l	m	n	o	p	q
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	8,499,801	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	2,300,528	-	-
-	-	-	-	-	-	2,754,732	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	11,525	137,505	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	93,273,498	-	5,507,211
-	**-**	**-**	**-**	**-**	**11,525**	**146,140,183**	**-**	**5,507,211**

No.	Sektor Ekonomi Economic Sector	Tagihan kepada Pemerintah Receivables on Sovereigns	Tagihan kepada Entitas Sektor Publik Receivables from Public Sector Entities	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	Tagihan berupa Covered Bond Covered Bond Receivables	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions
a	b	c	d	e	f	g	h
	31 Desember 2023						
1	Pertanian, Kehutanan dan Perikanan Agriculture, Forestry, and Fishing	-	-	-	-	-	-
2	Pertambangan dan Penggalian Mining and Quarrying	-	833,296	-	-	-	-
3	Industri Pengolahan Processing Industry	-	-	-	-	-	-
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Procurement of Electricity, Gas, Steam/Hot Water and Cold Air	-	863,994	-	-	-	-
5	Pengelolaan Air, Pengelolaan AirLimbah, Pengelolaan dan Daur Ulang Sampah, dan Aktivitas Remediasi Water Management, Wastewater Management, Waste Management and Recycling, and Remediation Activities	-	-	-	-	-	-
6	Konstruksi Construction	-	-	-	-	-	-
7	Perdagangan Besar & Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Retail and Trade; Repair and Maintenance of Cars and Motorcycle	-	58,735	-	-	-	-
8	Pengankutan dan Pergudangan Transportation and Warehousing	-	-	-	-	-	-
9	Penyediaan Akomodasi dan Penyediaan Makan Minum Provision of Accommodation, Food, and Beverages	-	-	-	-	-	-
10	Informasi dan Komunikasi Information and Communication	-	-	-	-	-	-
11	Aktivitas Keuangan dan Asuransi Financial and Insurance Activities	-	1,500,000	-	10,978,061	-	26,986,979
12	*Real estate*	-	-	-	-	-	-
13	Akitivitas Profesional, Ilmiah dan Teknis Professional, Scientific, and Technical Activities	-	-	-	-	-	-
14	Aktivitas Peyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan dan Penunjang Usaha Lainnya Rights, Employment, Travel Agencies, and Other Business Support	-	-	-	-	-	-
15	Administrasi Pemerintahan, Pertahanan dana Jaminan Sosial Wajib Government Administration, Defense and Compulsory Social Security	-	-	-	-	-	-
16	Pendidikan Education Services	-	-	-	-	-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Public Health Activities and Social Activities	-	-	-	-	-	-
18	Kesenian, Hiburan dan Rekreasi Arts, Entertainment, and Recreation	-	-	-	-	-	-

(dalam Rp juta | in Rp million)

Tagihan berupa Surat berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Securities/ Subordinated Debt, Equity, and Other Capital Instruments	**Kredit Beragun Properti Rumah Tinggal** Residential Property Backed Loan	**Kredit Beragun Properti Komersial** Residential Property Backed Loan	**Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Kontruksi** Loans for Land Acquisition, Land Processing, and Construction	**Kredit Pegawai atau Pensiunan** Employee or Retiree Loans	**Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel** Receivables from Micro Business, Small Business and Retail Portfolio	**Tagihan kepada Korporasi** Receivables on Corporate	**Tagihan yang Telah Jatuh Tempo** Past Due Receivables	**Aset Lainnya** Other Assets
i	j	k	l	m	n	o	p	q
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	213,041	-	-
-	-	-	-	-	-	25,144,306	-	-
-	-	-	-	-	-	467,306	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	707,011	-	-
-	-	-	-	-	-	14,773,305	-	-
-	-	-	-	-	-	629,112	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	5,071,117	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	2,329,236	-	-
-	-	-	-	-	-	2,798,790	-	-
-	-	-	-	-	-	75,000	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-

No.	Sektor Ekonomi Economic Sector	Tagihan kepada Pemerintah Receivables on Sovereigns	Tagihan kepada Entitas Sektor Publik Receivables from Public Sector Entities	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	Tagihan berupa Covered Bond Covered Bond Receivables	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions
a	b	c	d	e	f	g	h
19	Aktivitas Jasa Lainnya Other Service Activities	-	-	-	-	-	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja; Aktivitas yang Menghasilkan Barang dan Jasa oleh Rumah Tangga yang Digunakan untuk Memenuhi Kebutuhan Sendiri Activities of Households as Employers; Activities that Produce Goods and Services by Households Used to Meet Their Own Needs	-	-	-	-	-	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya Activities of International and Other ExtraInternational Bodies	-	-	-	-	-	-
22	Rumah Tangga Household	-	-	-	-	-	-
23	Bukan Lapangan Usaha Lainnya Other Non-Business Fields	-	-	-	-	-	-
24	Lainnya Others	70,536,463	6,493,872	-	30,942,505	-	21,786,618
	Total	**70,536,463**	**9,749,897**	**-**	**41,920,566**	**-**	**48,773,597**

3) PENGUNGKAPAN TAGIHAN BERSIH BERDASARKAN SISA WAKTU KONTRAK
DISCLOSURE OF NET RECEIVABLES BY REMAINING CONTRACT PERIOD

1. Bank secara Individu
Bank individually

No.	Kategori Portofolio Portfolio Category	31 Desember 2024				
		Tagihan bersih berdasarkan sisa jangka waktu kontrak Net receivables based on remaining contractual term				
		≤ 1 tahun ≤ 1 year	> 1 tahun s.d. 3 tahun > 1 year to 3 years	> 3 tahun s.d. 5 tahun > 3 years to 5 years	> 5 tahun > 5 years	Non Kontraktual Non-contractual
a	b	c	d	e	f	g
1	Tagihan kepada Pemerintah Receivables on Sovereigns	53,532,792	5,645,019	2,975,156	6,631	-
2	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	7,629,743	443,932	726,889	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-
4	Tagihan kepada Bank Receivables on Banks	25,051,796	32,269,500	3,702,630	554,098	-
5	Tagihan berupa Covered Bond Covered Bond Receivables	-	-	-	-	-

(dalam Rp juta | in Rp million)

Tagihan berupa Surat berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Securities/ Subordinated Debt, Equity, and Other Capital Instruments	**Kredit Beragun Properti Rumah Tinggal** Residential Property Backed Loan	**Kredit Beragun Properti Komersial** Residential Property Backed Loan	**Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Kontruksi** Loans for Land Acquisition, Land Processing, and Construction	**Kredit Pegawai atau Pensiunan** Employee or Retiree Loans	**Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel** Receivables from Micro Business, Small Business and Retail Portfolio	**Tagihan kepada Korporasi** Receivables on Corporate	**Tagihan yang Telah Jatuh Tempo** Past Due Receivables	**Aset Lainnya** Other Assets
i	j	k	l	m	n	o	p	q
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	10,879	130,820	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	104,532,522	335	4,923,403
-	**-**	**-**	**-**	**-**	**10,879**	**156,871,566**	**335**	**4,923,403**

(dalam Rp juta | in Rp million)

	31 Desember 2023					
	Tagihan bersih berdasarkan sisa jangka waktu kontrak					
Total	**≤ 1 tahun** ≤ 1 year	**> 1 tahun s.d. 3 tahun** > 1 year to 3 years	**> 3 tahun s.d. 5 tahun** > 3 years to 5 years	**> 5 tahun** > 5 years	**Non Kontraktual** Non-contractual	**Total**
h	i	j	k	l	m	n
62,159,599	64,219,900	2,900,332	3,274,232	142,000	-	70,536,463
8,800,564	4,044,281	4,355,169	539,679	810,766	-	9,749,896
-	-	-	-	-	-	-
61,578,024	26,030,320	8,118,393	3,565,885	94,969	-	41,920,566
-	-	-	-	-	-	-

No.	Kategori Portofolio Portfolio Category	31 Desember 2024 Tagihan bersih berdasarkan sisa jangka waktu kontrak Net receivables based on remaining contractual term				
		≤ 1 tahun ≤ 1 year	> 1 tahun s.d. 3 tahun > 1 year to 3 years	> 3 tahun s.d. 5 tahun > 3 years to 5 years	> 5 tahun > 5 years	Non Kontraktual Non-contractual
a	b	c	d	e	f	g
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	18,753,413	13,583,193	3,502,772	10,076,573	-
7	Tagihan berupa Surat berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Securities/Subordinated Debt, Equity, and Other Capital Instruments	-	-	-	-	-
8	Kredit Beragun Properti Rumah Tinggal Residential Property Backed Loan	-	-	-	-	-
9	Kredit Beragun Properti Komersial Commercial Property Backed Loans	-	-	-	-	-
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Kontruksi Loans for Land Acquisition, Land Processing, and Construction	-	-	-	-	-
11	Kredit Pegawai atau Pensiunan Employee or Retiree Loans	-	-	-	-	-
12	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivables from Micro Business, Small Business and Retail Portfolio	63	2,345	2,898	6,222	-
13	Tagihan kepada Korporasi Receivables on Corporate	13,837,145	122,900,498	7,116,515	2,286,025	-
14	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-
15	Aset Lainnya Other Assets	5,507,208	-	-	-	-
	TOTAL	**116,682,417**	**182,030,298**	**17,743,903**	**13,656,438**	-

4) PENGUNGKAPAN TAGIHAN DAN PENCADANGAN BERDASARKAN WILAYAH
DISCLOSURE OF RECEIVABLES AND PROVISIONS BY REGION

1. Bank secara Individu
Bank individually

No.	Keterangan	31 Desember 2024 Wilayah						
		Jawa Barat West Java	Banten	DKI Jakarta	Yogyakarta	Jawa Tengah Central Java	Jawa Timur East Java	Luar Jawa Outside Java
a	b	c	d	e	f	g	h	i
1	Tagihan Receivables	39,342,299	11,096,284	163,072,059	-	4,541,715	5,034,253	5,427,805
2	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables							
	a. Belum Jatuh Tempo a. Non Past Due	39,342,299	11,096,284	163,072,059	-	4,541,715	5,034,253	5,427,805
	b. Telah Jatuh Tempo b. Past Due	-	-	-	-	-	-	-
3	CKPN - Stage 1 Allowance for Impairment Losses-Stage 1	3,667	294	36,127	-	883	438	1,737

(dalam Rp juta | in Rp million)

Total	31 Desember 2023					
	Tagihan bersih berdasarkan sisa jangka waktu kontrak					
	≤ 1 tahun ≤ 1 year	> 1 tahun s.d. 3 tahun > 1 year to 3 years	> 3 tahun s.d. 5 tahun > 3 years to 5 years	> 5 tahun > 5 years	Non Kontraktual Non-contractual	Total
h	i	j	k	l	m	n
45,915,951	24,820,607	13,113,278	3,073,055	7,766,656	-	48,773,596
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
11,528	197	2,300	3,505	4,879	-	10,881
146,140,183	54,642,588	92,151,768	7,718,097	2,359,114	-	156,871,566
-	335	-	-	-	-	335
5,507,207	4,923,404	-	-	-	-	4,923,403
330,113,056	**178,681,632**	**120,641,240**	**18,174,453**	**11,178,384**	**-**	**332,786,706**

(dalam Rp juta | in Rp million)

Non Kategori Non Categories	Jumlah Total	31 Desember 2023 Wilayah								
		Jawa Barat West Java	Banten	DKI Jakarta	Yogyakarta	Jawa Tengah Central Java	Jawa Timur East Java	Luar Jawa Outside Java	Non Kategori Non Categories	Jumlah Total
j	k	l	m	n	o	p	q	r	s	t
52,535,735	281,050,150	9,767,531	3,586,634	70,945,835	-	674,107	1,059,138	3,191,079	79,478,181	168,702,505
	-									
54,907,797	283,422,212	9,767,531	3,586,634	70,945,835	-	674,107	1,059,138	3,191,079	53,429,077	142,653,401
255,112	255,112	-	-	-	-	-	-	-	2,592,752	2,592,752
39,170	82,316	4,809	1,154	46,282	-	25	386	1,364	2,317	56,337

No.	Keterangan	31 Desember 2024						
		Wilayah						
		Jawa Barat West Java	Banten	DKI Jakarta	Yogyakarta	Jawa Tengah Central Java	Jawa Timur East Java	Luar Jawa Outside Java
a	b	c	d	e	f	g	h	i
4	CKPN - Stage 2 Allowance for Impairment Losses- Stage 2	56	2	101,725	-	-	-	-
5	CKPN - Stage 3 Allowance for Impairment Losses- Stage 3	62,146	-	-	-	-	-	-
6	Tagihan yang Dihapus Buku Written-off Receivables	-	-	199,419	-	-	-	-

5) PENGUNGKAPAN TAGIHAN DAN PENCADANGAN BERDASARKAN SEKTOR EKONOMI
DISCLOSURE OF RECEIVABLES AND PROVISIONS BY ECONOMIC SECTOR

1. Bank secara Individu
Bank individually

(dalam Rp juta | in Rp million)

No.	Sektor Ekonomi Economic Sector	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		CKPN - Stage 1 Allowance for Impairment Losses- Stage 1	CKPN - Stage 2 Allowance for Impairment Losses- Stage 2	CKPN - Stage 3 Allowance for Impairment Losses- Stage 3	Tagihan yang Dihapus Buku Written-off Receivables
			Belum Jatuh Tempo Non Past Due	Telah Jatuh Tempo Past Due				
a	b	c	d	e	f	g	h	i
	31 Desember 2024 December 31, 2024							
1	Pertanian, Kehutanan dan Perikanan Agriculture, Forestry, and Fishing	-	-	-	-	-	-	-
2	Pertambangan dan Penggalian Mining and Quarrying	1,425,137	1,425,137	-	225	-	-	-
3	Industri Pengolahan Processing Industry	79,566,005	79,566,005	-	20,202	66	62,146	-
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Procurement of Electricity, Gas, Steam/Hot Water and Cold Air	3,609,877	3,609,877	-	339	-	-	-
5	Pengelolaan Air, Pengelolaan AirLimbah, Pengelolaan dan Daur Ulang Sampah, dan Aktivitas Remediasi Water Management, Wastewater Management, Waste Management and Recycling, and Remediation Activities	-	-	-	-	-	-	-
6	Konstruksi Construction	1,421,818	1,421,818	-	2,145	-	-	-

(dalam Rp juta | in Rp million)

		31 Desember 2023								
		Wilayah								
Non Kategori Non Categories	**Jumlah** Total	**Jawa Barat** West Java	**Banten**	**DKI Jakarta**	**Yogyakarta**	**Jawa Tengah** Central Java	**Jawa Timur** East Java	**Luar Jawa** Outside Java	**Non Kategori** Non Categories	**Jumlah** Total
j	k	l	m	n	o	p	q	r	s	t
13,783	115,566	1,046	2	94,102	-	-	-	-	17	95,167
-	62,146	-	-	83,000	-	-	-	-	-	83,000
-	199,419	-	-	234,845	-	-	-	-	-	234,845

(dalam Rp juta | in Rp million)

No.	Sektor Ekonomi Economic Sector	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		CKPN - Stage 1 Allowance for Impairment Losses- Stage 1	CKPN - Stage 2 Allowance for Impairment Losses- Stage 2	CKPN - Stage 3 Allowance for Impairment Losses- Stage 3	Tagihan yang Dihapus Buku Written-off Receivables
			Belum Jatuh Tempo Non Past Due	Telah Jatuh Tempo Past Due				
a	b	c	d	e	f	g	h	i
7	Perdagangan Besar & Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Retail and Trade; Repair and Maintenance of Cars and Motorcycle	40,360,229	40,360,229	-	3,710	-	-	-
8	Pengankutan dan Pergudangan Transportation and Warehousing	1,347,184	1,347,184	-	124	2	-	-
9	Penyediaan Akomodasi dan Penyediaan Makan Minum Provision of Accommodation, Food, and Beverages	-	-	-	-	-	-	199,419
10	Informasi dan Komunikasi Information and Communication	12,481,051	12,481,051	-	2,643	-	-	-
11	Aktivitas Keuangan dan Asuransi Financial and Insurance Activities	80,349,546	80,349,546	-	13,071	-	-	-
12	Real estate Real estate	2,502,243	2,502,243	-	21	101,715	-	-
13	Akitivitas Profesional, Ilmiah dan Teknis Professional, Scientific, and Technical Activities	4,716,917	4,716,917	-	668	-	-	-

(dalam Rp juta | in Rp million)

No.	Sektor Ekonomi Economic Sector	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		CKPN - Stage 1 Allowance for Impairment Losses- Stage 1	CKPN - Stage 2 Allowance for Impairment Losses- Stage 2	CKPN - Stage 3 Allowance for Impairment Losses- Stage 3	Tagihan yang Dihapus Buku Written-off Receivables
			Belum Jatuh Tempo Non Past Due	Telah Jatuh Tempo Past Due				
a	b	c	d	e	f	g	h	i
14	Aktivitas Peyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan dan Penunjang Usaha Lainnya Rights, Employment, Travel Agencies, and Other Business Support	585,386	585,386	-	-	-	-	-
15	Administrasi Pemerintahan, Pertahanan dana Jaminan Sosial Wajib Government Administration, Defense and Compulsory Social Security	-	-	-	-	-	-	-
16	Pendidikan Education Services	-	-	-	-	-	-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Public Health Activities and Social Activities	-	-	-	-	-	-	-
18	Kesenian, Hiburan dan Rekreasi Arts, Entertainment, and Recreation	-	-	-	-	-	-	-
19	Aktivitas Jasa Lainnya Other Service Activities	-	-	-	-	-	-	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja; Aktivitas yang Menghasilkan Barang dan Jasa oleh Rumah Tangga yang Digunakan untuk Memenuhi Kebutuhan Sendiri Activities of Households as Employers; Activities that Produce Goods and Services by Households Used to Meet Their Own Needs	-	-	-	-	-	-	-

(dalam Rp juta | in Rp million)

No.	Sektor Ekonomi Economic Sector	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		CKPN - Stage 1 Allowance for Impairment Losses- Stage 1	CKPN - Stage 2 Allowance for Impairment Losses- Stage 2	CKPN - Stage 3 Allowance for Impairment Losses- Stage 3	Tagihan yang Dihapus Buku Written-off Receivables
			Belum Jatuh Tempo Non Past Due	Telah Jatuh Tempo Past Due				
a	b	c	d	e	f	g	h	i
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya Activities of International and Other ExtraInternational Bodies	-	-	-	-	-	-	-
22	Rumah Tangga Household	149,022	149,022	-	-	-	-	-
23	Bukan Lapangan Usaha Lainnya Other Non-Business Fields	-	-	-	-	-	-	-
24	Lainnya Others	52,535,734	54,907,798	255,113	39,170	13,783	-	-
	Total	**281,050,149**	**283,422,213**	**255,113**	**82,318**	**115,566**	**62,146**	**199,419**
	31 Desember 2023							
1	Pertanian, Kehutanan dan Perikanan Agriculture, Forestry, and Fishing	-	-	-	-	-	-	-
2	Pertambangan dan Penggalian Mining and Quarrying	975,510	975,510	-	702	-	-	-
3	Industri Pengolahan Processing Industry	24,843,437	24,843,437	-	10,218	1,047	83,000	-
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Procurement of Electricity, Gas, Steam/Hot Water and Cold Air	1,331,301	1,331,301	-	1,494	-	-	-
5	Pengelolaan Air, Pengelolaan AirLimbah, Pengelolaan dan Daur Ulang Sampah, dan Aktivitas Remediasi Water Management, Wastewater Management, Waste Management and Recycling, and Remediation Activities	-	-	-	-	-	-	-
6	Konstruksi Construction	707,011	707,011	-	4,158	-	-	-

(dalam Rp juta | in Rp million)

No.	Sektor Ekonomi Economic Sector	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		CKPN - Stage 1 Allowance for Impairment Losses- Stage 1	CKPN - Stage 2 Allowance for Impairment Losses- Stage 2	CKPN - Stage 3 Allowance for Impairment Losses- Stage 3	Tagihan yang Dihapus Buku Written-off Receivables
			Belum Jatuh Tempo Non Past Due	Telah Jatuh Tempo Past Due				
a	b	c	d	e	f	g	h	i
7	Perdagangan Besar & Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Retail and Trade; Repair and Maintenance of Cars and Motorcycle	13,261,771	13,261,771	-	1,643	-	-	-
8	Pengankutan dan Pergudangan Transportation and Warehousing	629,114	629,114	-	438	2	-	-
9	Penyediaan Akomodasi dan Penyediaan Makan Minum Provision of Accommodation, Food, and Beverages	-	-	-	-	-	-	234,845
10	Informasi dan Komunikasi Information and Communication	4,898,947	4,898,947	-	5,570	-	-	-
11	Aktivitas Keuangan dan Asuransi Financial and Insurance Activities	37,138,415	37,138,415	-	28,186	-	-	-
12	Real estate Real estate	2,423,337	2,423,337	-	829	94,100	-	-
13	Akitivitas Profesional, Ilmiah dan Teknis Professional, Scientific, and Technical Activities	2,798,790	2,798,790	-	763	-	-	-
14	Aktivitas Peyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan dan Penunjang Usaha Lainnya Rights, Employment, Travel Agencies, and Other Business Support	75,000	75,000	-	19	-	-	-
15	Administrasi Pemerintahan, Pertahanan dana Jaminan Sosial Wajib Government Administration, Defense and Compulsory Social Security	-	-	-	-	-	-	-

(dalam Rp juta | in Rp million)

No.	Sektor Ekonomi Economic Sector	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		CKPN - Stage 1 Allowance for Impairment Losses- Stage 1	CKPN - Stage 2 Allowance for Impairment Losses- Stage 2	CKPN - Stage 3 Allowance for Impairment Losses- Stage 3	Tagihan yang Dihapus Buku Written-off Receivables
			Belum Jatuh Tempo Non Past Due	Telah Jatuh Tempo Past Due				
a	b	c	d	e	f	g	h	i
16	Pendidikan Education Services	-	-	-	-	-	-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Public Health Activities and Social Activities	-	-	-	-	-	-	-
18	Kesenian, Hiburan dan Rekreasi Arts, Entertainment, and Recreation	-	-	-	-	-	-	-
19	Aktivitas Jasa Lainnya Other Service Activities	-	-	-	-	-	-	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja; Aktivitas yang Menghasilkan Barang dan Jasa oleh Rumah Tangga yang Digunakan untuk Memenuhi Kebutuhan Sendiri Activities of Households as Employers; Activities that Produce Goods and Services by Households Used to Meet Their Own Needs	-	-	-	-	-	-	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya Activities of International and Other ExtraInternational Bodies	-	-	-	-	-	-	-
22	Rumah Tangga Household	141,690	141,690	-	-	-	-	-
23	Bukan Lapangan Usaha Lainnya Other Non-Business Fields	-	-	-	-	-	-	-
24	Lainnya Others	79,478,180	53,429,078	2,592,753	2,317	17	-	-
	Total	**168,702,503**	**142,653,401**	**2,592,753**	**56,337**	**95,166**	**83,000**	**234,845**

6) PENGUNGKAPAN TAGIHAN BERDASARKAN HARI TUNGGAKAN
DISCLOSURE OF RECEIVABLES BASED ON DAYS OVERDRIVEN

1. Bank secara Individu
Bank individually

(dalam Rp juta | in Rp million)

No.	Jenis Eksposur Exposure Type	31 Desember 2024 December 31, 2024				31 Desember 2023 Decemebr 31, 2023			
		Tagihan Berdasarkan Hari Tunggakan Net Receivables based on Days Past Due				Tagihan Berdasarkan Hari Tunggakan Net Receivables based on Days Past Due			
		> 90 hari s.d. 120 hari > 90 days to 120 days	> 120 hari s.d. 180 hari >120 days to 180 days	> 180 hari > 180 days	Jumlah Total	> 90 hari s.d. 120 hari > 90 days to 120 days	> 120 hari s.d. 180 hari >120 days to 180 days	> 180 hari > 180 days	Jumlah Total
a	b	c	d	e	f	g	h	i	j
1	Kredit yang termasuk dalam Tagihan yang Telah Jatuh Tempo Loans included in Past Due Receivables	-	-	199,419	199,419	-	-	234,845	234,845
2	Surat berharga yang termasuk dalam Tagihan yang Telah Jatuh Tempo Loans included in Past Due Receivables	-	-	-	-	-	-	-	-
	TOTAL	**-**	**-**	**199,419**	**199,419**	**-**	**-**	**234,845**	**234,845**

PENGUNGKAPAN TAMBAHAN TERKAIT PERLAKUAN TERHADAP ASET BERMASALAH (CRB-A)

A. KUALITATIF

1. Bank mengikuti pedoman sesuai POJK No 40/POJK.03/2019 tentang penilaian kualitas aset bank umum
2. Definisi aset restrukturisasi di MUFG sesuai dengan POJK No 40/POJK.03/2019 tentang penilaian kualitas aset bank umum

ADDITIONAL DISCLOSURES RELATING TO TREATMENT OF PROBLEM ASSETS (CRB-A)

A. QUALITATIVE

1. The Bank follows the guidelines in accordance with POJK No. 40/POJK.03/2019 concerning the assessment of the quality of general bank assets
2. The definition of restructured assets at MUFG is in accordance with POJK No. 40/POJK.03/2019 concerning the assessment of the quality of general bank assets

B. KUANTITATIF | QUANTITATIVE

1) PENGUNGKAPAN ASET PERFORMING DAN NON PERFORMING
DISCLOSURE OF PERFORMING AND NON-PERFORMING

1. Bank secara Individu
Bank individually

(dalam Rp juta | in Rp million)

		Performing (Kualitas L dan DPK) Performing (Quality Current and Special Mention)		**Non Performing (Kualitas KL, D dan M)** Non Performing (Quality Substandard, Doubtful and Loss)					
				Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		**Tagihan yang Tidak Mengalami Penurunan Nilai** Unimpaired Receivables			
						Memiliki Tunggakan > 90 hari In Arrears for More Than 90 Days		**Memiliki Tunggakan ≤ 90 hari** In Arrears for LessThan 90 Days	
		Nilai Tercatat Bruto Gross Carrying Value	**CKPN** Allowance for Impairment	**Nilai Tercatat Bruto** Gross Carrying Value	**CKPN** Allowance for Impairment	**Nilai Tercatat Bruto** Gross Carrying Value	**CKPN** Allowance for Impairment	**Nilai Tercatat Bruto** Gross Carrying Value	**CKPN** Allowance for Impairment
		a	b	c	d	e	f	g	h
1	Surat Berharga Marketable Securities	36,575,020	-	-	-	-	-	-	-
2	Kredit Loan								
	a. Korporasi a. Corporate	50,205,548	115,261	158,716	78,274	-	-	-	-
	b. Ritel b. Retail	11,517	-	-	-	-	-	-	-
3	Transaksi Rekening Administratif Off-balance Sheet Transactions	129,031,349	38,310	242,042	13,154	-	-	-	-

2) PENGUNGKAPAN ASET RESTRUKTURISASI PERFORMING DAN NON PERFORMING
DISCLOSURE OF PERFORMING AND NON PERFORMING RESTRUCTURING ASSETS

1. Bank secara Individu
Bank individually

(dalam Rp juta | in Rp million)

		Performing (Kualitas L dan DPK) Performing (Quality Current and Special Mention)		**Non Performing (Kualitas KL, D dan M)** Non Performing (Quality Substandard, Doubtful and Loss)		**Stage 1**		**Stage 2**		**Stage 3**	
		Nilai Tercatat Bruto Gross Carrying Value	**CKPN** Allowance for Impairment	**Nilai Tercatat Bruto** Gross Carrying Value	**CKPN** Allowance for Impairment	**Nilai Tercatat Bruto** Gross Carrying Value	**CKPN** Allowance for Impairment	**Nilai Tercatat Bruto** Gross Carrying Value	**CKPN** Allowance for Impairment	**Nilai Tercatat Bruto** Gross Carrying Value	**CKPN** Allowance for Impairment
		a	b	c	d	e	f	g	h	i	j
1	Surat Berharga Marketable Securities	-	-	-	-	-	-	-	-	-	-
2	Kredit Loan										
	a. Korporasi a. Corporate	-	-	-	-	-	-	-	-	-	-

(dalam Rp juta | in Rp million)

		Performing (Kualitas L dan DPK) Performing (Quality Current and Special Mention)		Non Performing (Kualitas KL, D dan M) Non Performing (Quality Substandard, Doubtful and Loss)		Stage 1		Stage 2		Stage 3	
		Nilai Tercatat Bruto Gross Carrying Value	CKPN Allowance for Impairment	Nilai Tercatat Bruto Gross Carrying Value	CKPN Allowance for Impairment	Nilai Tercatat Bruto Gross Carrying Value	CKPN Allowance for Impairment	Nilai Tercatat Bruto Gross Carrying Value	CKPN Allowance for Impairment	Nilai Tercatat Bruto Gross Carrying Value	CKPN Allowance for Impairment
		a	b	c	d	e	f	g	h	i	j
	b. Ritel b. Retail	-	-	-	-	-	-	-	-	-	-
3	Transaksi Rekening Administratif Off-balance Sheet Transactions	-	-	-	-	-	-	-	-	-	-

PENGUNGKAPAN KUANTITATIF TERKAIT TEKNIK MRK (CR3)
QUANTITATIVE DISCLOSURES RELATED TO MRK TECHNIQUES (CR3)

1. Bank secara Individu
   Bank individually

		Tagihan yang Tidak Dijamin dengan Teknik MRK Unsecured Receivables with MRK Techniques	Tagihan yang Dijamin dengan Teknik MRK Receivables Secured with MRK Techniques	Tagihan yang Dijamin Agunan Receivables Secured by Collateral	Tagihan yang Dijamin dengan Garansi, Penjamin dan/atau Asuransi Kredit Receivables Secured by Guarantees, Guarantor and/or Credit Insurance	Tagihan yang Dijamin dengan Derivatif Kredit Receivables Secured by Credit Derivatives
		a	b	c	d	e
1	Kredit Loan	106,257,321	-	-	-	
2	Surat Berharga Marketable Securities	36,575,020	-	-	-	
3	Total	142,832,341	-	-	-	
4	Kredit dan Surat Berharga yang Telah Jatuh Tempo Past Due Loan and Marketable Securities	-	-	-	-	

PENGUNGKAPAN EKSPOSUR RISIKO KREDIT DAN DAMPAK TEKNIK MRK (CR4)
DISCLOSURE OF CREDIT RISK EXPOSURE AND IMPACT OF MRK TECHNIQUES (CR4)

1. Bank secara Individu
   Bank individually

	Kategori Portofolio Portfolio Category	Tagihan Bersih Sebelum Penerapan FKK dan Teknik MRK Net Receivables Before Implementation of FKK and MRK Technique		Tagihan Bersih Setelah Penerapan FKK dan Teknik MRK Net Receivables After Implementation of FKK and MRK Technique		ATMR dan Rata-Rata Bobot Risiko RWA and Average Risk Weight	
		Laporan Posisi Keuangan Financial Position Statement	TRA	Laporan Posisi Keuangan Financial Position Statement	TRA	ATRM RWA	Rata-Rata Bobot Risiko (e/(c+d) Average Risk Weight (e/(c+d)
		a	b	c	d	e	f
1	Tagihan kepada Pemerintah Claims to Sovereign	58,323,100	-	-	-	-	-
2	Tagihan kepada Entitas Sektor Publik Claims on Public Sector Entities	3,126,234	5,674,330	1,092,639	941,726	1,092,639	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan kepada Bank Claims on Banks	50,521,946	11,056,079	25,874,457	3,375,310	25,874,457	1
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya 1) Claims on Securities Companies and Other Financial Services Institutions 1)	27,297,529	18,618,422	15,188,584	4,625,884	15,188,584	1
5	Tagihan berupa Covered Bond Claims in the form of Covered Bonds	-	-	-	-	-	-
6	Tagihan kepada Korporasi - Eksposur Korporasi Umum 2) Claims on Corporations - General Corporate Exposure 2)	51,993,965	93,628,412	48,949,811	38,138,647	48,949,811	-
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya 3) Claims on Securities Companies and Other Financial Services Institutions 3)	-	-	-	-	-	-

	Kategori Portofolio Portfolio Category	Tagihan Bersih Sebelum Penerapan FKK dan Teknik MRK Net Receivables Before Implementation of FKK and MRK Technique		Tagihan Bersih Setelah Penerapan FKK dan Teknik MRK Net Receivables After Implementation of FKK and MRK Technique		ATMR dan Rata-Rata Bobot Risiko RWA and Average Risk Weight	
		Laporan Posisi Keuangan Financial Position Statement	TRA	Laporan Posisi Keuangan Financial Position Statement	TRA	ATRM RWA	Rata-Rata Bobot Risiko (e/(c+d) Average Risk Weight (e/(c+d)
		a	b	c	d	e	f
	Eksposur Pembiayaan Khusus 4) Special Financing Exposure 4)	242,256	296,148	193,805	94,767	193,805	1
7	Tagihan berupa Surat berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Claims in the form of Securities/ Subordinated Receivables, Equity, and Other Capital Instruments	-	-	-	-	-	-
8	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Claims on Micro Enterprises, Small Enterprises, and Retail Portfolios	11,528	-	8,646	-	8,646	1
9	Kredit Beragun Properti Property-Backed Loans	-	-	-	-	-	-
	Kredit Beragun Properti Rumah Tinggal yang Pembayarannya Tidak Bergantung Secara material pada Arus Kas Properti Residential Property-Backed Loans whose Payments Do Not Materially Depend on Property Cash Flows	-	-	-	-	-	-
	Kredit Beragun Properti Rumah Tinggal yang Pembayarannya Bergantung Secara material pada Arus Kas Properti Residential Property-Backed Loans whose Payments Do Not Materially Depend on Property Cash Flows	-	-	-	-	-	-

	Kategori Portofolio Portfolio Category	Tagihan Bersih Sebelum Penerapan FKK dan Teknik MRK Net Receivables Before Implementation of FKK and MRK Technique		Tagihan Bersih Setelah Penerapan FKK dan Teknik MRK Net Receivables After Implementation of FKK and MRK Technique		ATMR dan Rata-Rata Bobot Risiko RWA and Average Risk Weight	
		Laporan Posisi Keuangan Financial Position Statement	TRA	Laporan Posisi Keuangan Financial Position Statement	TRA	ATRM RWA	Rata-Rata Bobot Risiko (e/(c+d) Average Risk Weight (e/(c+d)
		a	b	c	d	e	f
	Kredit Beragun Properti Komersial yang Pembayarannya Tidak Bergantung Secara material pada Arus Kas Properti Commercial Property-Backed Loans whose Payments Do Not Materially Depend on Property Cash Flows	-	-	-	-	-	-
	Kredit Beragun Properti Komersial yang Pembayarannya Bergantung Secara material pada Arus Kas Properti Commercial Property-Backed Loans whose Payments Do Not Materially Depend on Property Cash Flows Property	-	-	-	-	-	-
	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Kontruksi Credit for Land Acquisition, Land Cultivation, and Construction	-	-	-	-	-	-
10	Tagihan yang Telah Jatuh Tempo Overdue Receivavles	-	-	-	-	-	-
11	Aset Lainnya Other Assets	3,503,811	-	-	-	-	-
12	**Total**	**195,020,369**	**129,273,391**	**91,307,942**	**47,176,334**	**91,307,942**	**4**

3) Pengungkapan Tambahan
3) Additional Disclosures

PENGUNGKAPAN EKSPOSUR BERDASARKAN KELAS ASET DAN BOBOT RISIKO (CR5)

EXPOSURE DISCLOSURE BY ASSET CLASS AND RISK WEIGHT (CR5)

	Kategori Portofolio Portfolio Category	0%	20%	50%	100%	150%	Lainnya Others	Tagihan Bersih Setelah Penerapan FKK dan Teknik MRK Net Receivables after FKK and MRK Techniques
1	Tagihan kepada Pemerintah Receivables on Sovereigns	58,323,100	-	-	-	-	-	-

	Kategori Portofolio Portfolio Category	20%	50%	100%	150%	Lainnya Others	Tagihan Bersih Setelah Penerapan FKK dan Teknik Net Receivables after FKK and MRK Techniques
2	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	2,212,060	3,183,906	-	-	-	2,034,365

	Kategori Portofolio Portfolio Category	0%	20%	30%	50%	100%	150%
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-

	Kategori Portofolio Portfolio Category	20%	30%	40%	50%	75%	100%	150%
4	Tagihan kepada Bank Receivables on Banks	1,906,867	-	-	46,577,852	7,439,291	-	-
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya [1] Receivables on Securities Companies and Other Financial Services Institutions [1]	10,680,547	412,574	-	736,986	22,914,790	-	-

	Kategori Portofolio Portfolio Category	10%	15%	20%	25%	35%	50%
5	Tagihan berupa Covered Bond Covered Bond Receivables	-	-	-	-	-	-

	Kategori Portofolio Portfolio Category	20%	50%	65% [5]	75%	80%	85%	100%
6	Tagihan kepada Korporasi - Eksposur Korporasi Umum [2] Receivables on Corporate - General Corporate Exposure	2,400,244	-	-	5,488,700	-	-	82,492,635
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya [3] Receivables from Securities Companies and Other Financial Services Institutions	-	-	-	-		-	-
	Eksposur Pembiayaan Khusus[4] Special Financing Exposure	-	-		-	360,715		-

	Kategori Portofolio Portfolio Category	100%	150%	250%	400% [5]	Lainnya
7	Tagihan berupa Surat berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Securities/Subordinated Debt, Equity, and Other Capital Instruments	-	-	-	-	-

	Kategori Portofolio Portfolio Category	45%	75%	85%	100%	Lainnya Others
8	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivables from Micro Business, Small Business and Retail Portfolio	-	11,528	-	-	-

Lainnya Others	Tagihan Bersih Setelah Penerapan FKK dan Teknik MRK Net Receivables after FKK and MRK Techniques
-	-

Lainnya Others	Tagihan Bersih Setelah Penerapan FKK dan Teknik MRK Net Receivables after FKK and MRK Techniques
-	29,249,767
-	19,814,468

100%	Lainnya Others	Tagihan Bersih Setelah Penerapan FKK dan Teknik MRK Net Receivables after FKK and MRK Techniques
-	-	-

130%	150%	Lainnya Others	Tagihan Bersih Setelah Penerapan FKK dan Teknik MRK Net Receivables after FKK and MRK Techniques
-	-	-	87,088,458
	-	-	-
-	-	-	288,572

Tagihan Bersih Setelah Penerapan FKK dan Teknik MRK Net Receivables after FKK and MRK Techniques
-

Tagihan Bersih Setelah Penerapan FKK dan Teknik Net Receivables after FKK and MRK Techniques
8,646

	Kategori Portofolio Portfolio Category	0% [5]	20%	25%	30%	35%	40%	45%	50%	60%	
9	Kredit Beragun Properti Loans Secured by Property	-	-	-	-	-	-	-	-	-	
	Kredit Beragun Properti Rumah Tinggal yang Pembayarannya Tidak Bergantung Secara material pada Arus Kas Properti Loans Secured by Residential Property which the Payments are not Materially Dependent on Property Cash Flow	-	-	-	-		-		-		
	tanpa pendekatan pembagian kredit[5] without loan sharing approach [5]	-	-	-	-		-		-		
	dengan menggunakan pendekatan pembagian kredit (dijamin) [5] using a loan sharing approach (guaranteed) [5]		-								
	dengan menggunakan pendekatan pembagian kredit (dijamin) [5] using a loan sharing approach (guaranteed) [5]	-	-		-		-		-		
	Kredit Beragun Properti Rumah Tinggal yang Pembayarannya Bergantung Secara material pada Arus Kas Properti Loans Secured by Residential Property which the Payments are Materially Dependent on Property Cash Flow				-					-	
	Kredit Beragun Properti Komersial yang Pembayarannya Tidak Bergantung Secara material pada Arus Kas Properti Loans Secured by Commercial Property which the Payments are not Materially Dependent on Property Cash Flow	-	-		-		-		-	-	
	tanpa pendekatan pembagian kredit [5] without loan sharing approach [5]	-	-		-		-		-	-	
	dengan menggunakan pendekatan pembagian kredit (dijamin) [5] using a loan sharing approach (guaranteed) [5]									-	
	dengan menggunakan pendekatan pembagian kredit (dijamin) [5] using a loan sharing approach (guaranteed) [5]	-	-		-		-		-		
	Kredit Beragun Properti Komersial yang Pembayarannya Bergantung Secara material pada Arus Kas Properti Loans Secured by Commercial Property which the Payments are Materially Dependent on Property Cash Flow										
	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Kontruksi [5] Land Acquisition, Land Processing, and Construction Loans [5]										

65% [5]	70%	75%	85%	90%	100%	105%	110%	150%	Lainnya	Tagihan Bersih Setelah Penerapan FKK dan Teknik Net Receivables after FKK and MRK Techniques
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-		-			-	-	-
-	-	-	-		-			-	-	-
									-	-
-		-	-		-			-	-	-
		-				-		-	-	-
-		-	-		-			-	-	-
									-	-
									-	-
-		-	-		-			-	-	-
	-			-			-	-	-	-

ANALISIS TAGIHAN BERSIH RISIKO KREDIT AKIBAT KEGAGALAN PIHAK LAWAN BERDASARKAN PENDEKATAN YANG DIGUNAKAN

ANALYSIS OF NET CREDIT RISK RECEIVABLES DUE TO COUNTERPARTY DEFAULT BASED ON APPROACH USED

ANALISA KUANTITATIF

QUANTITATIVE ANALYSIS

	Keterangan Description	a Replacement cost (RC)	b Potential future exposure (PFE)	c EEPE	d Alpha digunakan untuk perhitungan regulatory EAD	e Tagihan Bersih Net Billings	f ATMR
1	SA-CCR (untuk derivatif) SA-CCR (for derivatives)						
2	Metode Internal Model (untuk derivatif dan SFT) Internal Model Method (for derivatives and SFTs)						
3	Pendekatan sederhana untuk mitigasi risiko kredit (untuk SFT) Simple approach for credit risk mitigation (for SFTs)						
4	Pendekatan komprehensif untuk mitigasi risiko kredit (untuk SFT) Comprehensive approach for credit risk mitigation (for SFTs)						
5	VaR untuk SFT VaR for SFTs						
6	**Jumlah** | Total						

EKSPOSUR CCR BERDASARKAN KATEGORI PORTOFOLIO DAN BOBOT RISIKO (CCR3)

CCR EXPOSURE BY PORTFOLIO CATEGORY AND RISK WEIGHT (CCR3)

ANALISA KUANTITATIF

QUANTITATIVE ANALYSIS

Bobot Risiko Kategori Portofolio Risk Weight Portofolio Category	a 0%	b 10%	c 20%	d 50%	e 75%	f 100%	g 150%	h Lainnya Others	i Total Tagihan Bersih Total Net Receivables
Indonesia									
Tagihan kepada Pemerintah dan Bank Sentral Receivables on Sovereigns and Central Banks									
Tagihan kepada Entitas Sektor Publik Receivables on Non-central government public sector entities (PSEs)									
Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks (MDBs) and International Institutions									

Bobot Risiko Kategori Portofolio Risk Weight Portofolio Category	a 0%	b 10%	c 20%	d 50%	e 75%	f 100%	g 150%	h Lainnya Others	i Total Tagihan Bersih Total Net Receivables
Indonesia									
Tagihan kepada Bank Lain Receivables on Banks									
Tagihan kepada perusahaan sekuritas Receivables on Securities Firms									
Tagihan kepada Korporasi Receivables on Corporates									
Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivables on Micro, Small Business, and Retail Portfolio									
Aset lainnya Other Assets									
Jumlah | Total									

RISIKO PASAR

MARKET RISK

PENGUNGKAPAN RISIKO PASAR DENGAN MENGGUNAKAN METODE STANDAR

MARKET RISK DISCLOSURE USING STANDARD METHODS

(dalam Rp juta | in Rp million)

No.	Jenis Risiko	31 Desember 2024				31 Desember 2023			
		Individual		Konsolidasian		Individual		Konsolidasian	
		Beban Modal	ATMR	Beban Modal	ATMR	Beban Modal	ATMR	Beban Modal	ATMR
(1)	(2)	(3)	(4)	(5)	(6)	(3)	(4)	(5)	(6)
1	Beban Modal Risiko Pasar Market Risk Capital Charge	649,823	8,122,793						
2	ATMR Pilar 1 tambahan Additional Pillar 1 RWA		-						
3	Credit Valuation Adjustment (CVA) Credit Valuation Adjustment (CVA)								
4	Pendekatan Dasar yang Disederhanakan Simplified Basic Approach 100% RWA SACCR		-						
5	100% ATMR SACCR		2,247,344						
	Total	**649,823**	**10,370,137**						

*) Untuk bank yang memiliki perusahaan anak yang memiliki eksposur risiko dimaksud
**) Mulai berlaku sejak data Januari 2024
*) For banks that have subsidiaries that have risk exposure, the intended
**) Effective from January 2024 data

PENGUNGKAPAN EKSPOSUR INTEREST RATE RISK IN BANKING BOOK (IRRBB)

DISCLOSURE OF INTEREST RATE RISK EXPOSURE IN BANKING BOOK (IRRBB)

LAPORAN PENERAPAN MANAJEMEN RISIKO UNTUK RISIKO SUKU BUNGA DALAM BANKING BOOK (INTEREST RATE RISK IN THE BANKING BOOK)

REPORT ON THE IMPLEMENTATION OF RISK MANAGEMENT FOR INTEREST RATE RISK IN THE BANKING BOOK

Bank : Bank MUFG Ltd., Cabang Jakarta
(individu | Bank Only)*
Position : Dec/2024

Analisis Kualitatif Qualitative Analysis	
1	Risiko suku bunga dalam Banking Book atau Interest Rate Risk in the Banking Book, yang selanjutnya disingkat IRRBB, merupakan risiko saat ini maupun pada masa datang terhadap permodalan dan rentabilitas (earning) Bank yang disebabkan pergerakan suku bunga di pasar yang berdampak pada posisi Banking Book. Termasuk dalam IRRBB adalah risiko gap yang muncul dari term structure pada instrumen-instrumen banking book; Risiko basis yang menggambarkan dampak perubahan relative suku bunga instrumen finansial yang dinilai dengan menggunakan kurva suku bunga yang berbeda; Risiko opsi yang muncul dari posisi derivatif finansial atau dari unsur risiko opsi yang melekat di instrumen-instrumen finansial. Interest rate risk in the Banking Book, hereinafter abbreviated as IRRBB, is the current and future risk to the Bank's capital and earnings due to movements in market interest rates that impact the Banking Book position. Included in IRRBB is gap risk arising from the term structure of banking book instruments; Basis risk which describes the impact of relative changes in interest rates of financial instruments valued using different interest rate curves; Option risk arising from financial derivative positions or from the element of option risk inherent in financial instruments.
2	Komite Risiko Pasar dan Likuiditas (*Market and Liquidity Risk Committee*) yang selanjutnya disebut M&LRC berfungsi mengawasi efektifitas *governance* atas pengelolaan risiko suku bunga. Risk Management Department (RMD) mendukung M&LRC dalam hal melakukan monitoring atas eksposur IRRBB. Pada tingkat operasional, *Market and Investment Banking Department* (MIBD) bertanggungjawab atas efektifitas pengelolaan risiko suku bunga dalam banking book. Untuk tujuan pengendalian dan mitigasi risiko suku bunga dalam banking book, Bank telah menetapkan pengendalian baik secara kuantitatif seperti penetapan limit dan juga kualitatif seperti strategi pengelolaan, transfer risiko melalui mekanisme *Funds Tranfer Pricing* (FTP) dan juga strategi *hedging* . The Market and Liquidity Risk Committee (M&LRC) oversees the effective governance of interest rate risk management. The Risk Management Department (RMD) supports the M&LRC in monitoring IRRBB exposures. At the operational level, the Market and Investment Banking Department (MIBD) is responsible for the effective management of interest rate risk in the banking book. For the purpose of controlling and mitigating interest rate risk in the banking book, the Bank has established both quantitative controls such as limit setting and qualitative controls such as management strategies, risk transfer through Funds Tranfer Pricing (FTP) mechanism and hedging strategies.
3	Dalam rangka pengelolaan atas eksposur IRRBB, Bank menggunakan nilai ekonomis (economic value) serta rentabilitas (earning) sebagai dasar metode pengukuran. Pengukuran nilai ekonomis dari ekuitas (economic value of equity) yang selanjutnya disebut EVE mengukur perubahan nilai ekonomis atas asset, liability dan rekening administratif (off balance sheet) Bank yang disebabkan pergerakan suku bunga. Untuk ini, Bank mengukur perubahan EVE (ΔEVE) sebagai penurunan maksimum dari nilai ekonomis banking book dalam enam standar skenario bungayang didefinisikan oleh Basel Committee on Banking Supervision (BCBS) dan OJK sebagaimana tercantum dalam SEOJK/12/2018. Untuk tujuan pengendalian risiko, Bank juga mengevaluasi eksposur IRRBB dengan menggunakan skenario stress internal. In order to manage IRRBB exposures, the Bank uses economic value and earnings as the basis for measurement methods. Economic value of equity (EVE) measures the change in economic value of the Bank's assets, liabilities and off balance sheet accounts due to interest rate movements. For this purpose, the Bank measures the change in EVE (ΔEVE) as the maximum decline in the economic value of the banking book under six standard interest rate scenarios defined by the Basel Committee on Banking Supervision (BCBS) and OJK as stated in SEOJK/12/2018. For risk control purposes, the Bank also evaluates its IRRBB exposure using internal stress scenarios. Pengukuran rentabilitas bank (*earning-based measure*) melihat perkiraan perubahan pendapatan bunga bersih yang selanjutnya disingkat NII (net interest income) yang disebabkan pergerakan suku bunga di pasar untuk periode tertentu. Untuk ini Bank mengukur perubahan NII (ΔNII) sebagai penurunan maksimum dari NII bila terjadi skenario kenaikan atau penurunan suku bunga secara parallel seperti yang didefinisikan oleh*Basel Committee on Banking Supervision* (BCBS) dan SEOJK IRRBB, dibandingkan dengan perencanaan keuangan Bank untuk periode 12 bulan. Untuk tujuan pengendalian risiko, Bank juga mengevaluasi eksposur IRRBB dengan menggunakan skenario stress internal. The bank's profitability measure (earning-based measure) looks at the expected change in net interest income, hereinafter abbreviated as NII (net interest income), due to movements in market interest rates for a certain period. For this purpose, the Bank measures the change in NII (ΔNII) as the maximum decrease in NII in the event of a parallel interest rate increase or decrease scenario as defined by the Basel Committee on Banking Supervision (BCBS) and SEOJK IRRBB, compared to the Bank's financial planning for a 12-month period. For risk control purposes, the Bank also evaluates its IRRBB exposure using internal stress scenarios.

Analisis Kualitatif Qualitative Analysis	

4 Sesuai dengan ketentuan yang berlaku, bank dalam melakukan perhitungan IRRBB dengan menggunakan metode EVE menerapkan 6 skenario shock suku bunga sebagai berikut:
- shock suku bunga yang paralel ke atas (*parallel shock up*);
- shock suku bunga yang paralel ke bawah (*parallel shock down*);
- shock suku bunga yang melandai (*steepener shock*) dengan perpaduan suku bunga jangka pendek menurun dan suku bunga jangka panjang meningkat (*short rates down and long rates up*);
- shock suku bunga yang mendatar (*flattener shock*) dengan perpaduan suku bunga jangka pendek meningkat dan suku bunga jangka panjang menurun (*short rates up and long rates down*);
- shock suku bunga jangka pendek yang meningkat (*short rates shock up*); dan
- shock suku bunga jangka pendek yang menurun (*short rates shock down*).

Sedangkan untuk metode NII, bank menerapkan 2 skenario shock dalam perhitungan IRRBB sebagai berikut:
- shock suku bunga yang paralel ke atas (*parallel shock up*);
- shock suku bunga yang paralel ke bawah (*parallel shock down*);

Selain itu, bank juga menerapkan penambahan internal *stress test* untuk posisi *banking book* menggunakan beberapa skenario stress suku bunga dengan menggunakan data historis dan asumsi hipotetis yang dikelompokkan menjadi *Hyphothetical, Historical* dan *Event Driven*. Berikut merupakan contoh dari skenario internal stress test yang digunakan bank:

In accordance with the applicable provisions, banks in calculating IRRBB using the EVE method apply 6 interest rate shock scenarios as follows:
- parallel shock up; parallel shock down; parallel shock up;
- parallel downward interest rate shock (parallel shock down);
- a steepener shock with a mix of short-term rates down and long-term rates up;
- a flattener shock with a combination of short-term interest rates increasing and long-term interest rates decreasing (short rates up and long rates down);
- short-term interest rate shock that increases (short rates shock up); and
- short-term interest rate shock that decreases (short rates shock down).

As for the NII method, the bank applies 2 shock scenarios in the calculation of IRRBB as follows:
- a parallel upward interest rate shock (parallel shock up);
- parallel downward interest rate shock (parallel shock down);

In addition, the bank also applies additional internal stress tests for banking book positions using several interest rate stress scenarios using historical data and hypothetical assumptions grouped into Hypothetical, Historical and Event Driven. The following are examples of internal stress test scenarios used by the bank:

	No	Skenario Scenarios
Hypothetical	1	Inverted
	2	Bear Steepener (All Steep1)
	3	Bull Steepener (All Steep2)
	4	Bull Flattener (All Flat1)
	5	Bear Flattener (All Flat2)
	6	IR + 1%
	7	IR - 1%
	8	FX + 5%
	9	FX - 5%

	No	Skenario Scenarios
Historical	10	2007 Asian Crisis (Aug 2007)
	11	MRM Silicon Valley Bank Crisis 2023 (with COF)
	12	Covid-19 (04 Mar 2020)
	13	Russia-Ukraine War (24 Feb 2022)
Event Driven	14	Trade War Escalation
	15	Trump Policy Shock
	16	US Fed Rate Hike 2022
	17	US Rate Cut 2024

Analisis Kualitatif
Qualitative Analysis

1 Pada dasarnya, Bank menggunakan tolok ukur (*metrics*) yang sama dalam sistem manajemen internal dan dalam pengungkapan di laporan ini, baik yang menyangkut metodologi maupun asumsi-asumsi permodelan dalam rangka perhitungan tolok ukur dimaksud.
Basically, the Bank uses the same metrics in its internal management system and in the disclosures in this report, both with respect to the methodology and modeling assumptions for calculating these metrics.
Pada tanggal pelaporan ini, Bank tidak menerima *non-maturity deposit* dari nasabah retail sehingga eksposur suku bunga dari posisi *non-maturity deposits* (NMDs) berasal dari nasabah non-retail. Untuk mengelola risiko bunga dimaksud Bank melakukan permodelan dua tahap sesuai dengan ketentuan SEOJK IRRBB. Di tahap pertama Bank melakukan Analisa perubahan volume untuk menentukan porsi NMD yang stabil dalam arti mempunyai kemungkinan kecil untuk ditarik nasabah. Di tahap kedua Bank mengukur proporsi simpanan inti dari NMD stabil yang tidak akan ditarik nasabah walaupun ada perubahan bunga pasar yang besar sementara Bank tidak menyesuaikan bunga NMD dimaksud. Untuk periode pelaporan, rata rata-rata jatuh tempo penilaian ulang (*repricing maturities*) NMD inti (*Core Deposit*) berkisar 1 tahun dan jatuh tempo penilaian ulang terpanjang dibatasi pada titik lima tahun. Parameters permodelan didasarkan atas pengamatan historis, analisa statistis dan penilai manajemen. Mengingat Bank tidak mempunyai kredit maupun deposito berjangka dari nasabah retail, permodelan perilaku dari produk-produk perbankan tersebut tidak perlu dilakukan.
As of the reporting date, the Bank did not receive any non-maturity deposits from retail customers, therefore the interest rate exposure from non-maturity deposits (NMDs) is from non-retail customers. To manage the interest rate risk, the Bank conducts two-stage modeling in accordance with the provisions of SEOJK IRRBB. In the first stage, the Bank analyzes volume changes to determine the portion of NMDs that is stable in the sense that it has a low probability of being withdrawn by customers. In the second stage, the Bank measures the proportion of core deposits from stable NMD that will not be withdrawn by customers even if there is a large change in market interest while the Bank does not adjust the NMD interest. For the reporting period, the average repricing maturities of core NMDs are around 1 year and the longest repricing maturity is capped at five years. Modeling parameters are based on historical observations, statistical analysis and management judgment. As the Bank does not have any loans or time deposits from retail customers, modeling of the behavior of these banking products is not necessary.

2 Bank pada umumnya tidak melakukan lindung nilai (*hedging*) karena secara umum Bank memiliki eksposur IRRBB yang kecil.
The Bank generally does not hedge its IRRBB exposure because the Bank has a small IRRBB exposure.

3 Dalam melakukan perhitungan ΔEVE dan ΔNII, bank menggunakan asumsi-asumsi dan parametric sebagai berikut;
- Untuk metode Metode EVE, bank menghitung seluruh arus kas dari nilai pokok dan pembayaran bunga dimana termasuk margin komersial (*client rate*) yang didiskonto dengan risk free rate pada saat tanggal pelaporan; Bank menggunakan pendekatan uniform slotting dalam menentukan slotting serta rata-rata jatuh tempo penilaian ulang (*repricing maturities*) atas NMD dimana terdapat caps atas jangka waktu rata-rata dari core deposit yaitu 4 tahun (*wholesale*).
- Bank tidak menerapkan estimasi *prepayment rate* dari pinjaman dan/atau *early withdrawal rate* untuk deposito berjangka mengingat eksposure hal tersebut diatas tidak signifikan.
- Bank menghitung tolok ukur IRRBB sesuai mata uang kontraktual dan mengagregasikan hasil perhitungan tiap mata uang yang signifikan untuk keperluan pelaporan tanpa memperhitungkan korelasi suku Bunga antar mata uang yang signifikan.

In calculating ΔEVE and ΔNII, the bank uses the following assumptions and parametric;
- For the EVE method, the bank calculates all cash flows from principal and interest payments which include commercial margins (client rate) discounted at the risk free rate at the reporting date; The bank uses a uniform slotting approach in determining the slotting and average repricing maturities of NMDs where there are caps on the average term of core deposits of 4 years (wholesale).
- The Bank does not apply prepayment rate estimation for loans and/or early withdrawal rate for time deposits as the exposure is not significant.
- The Bank calculates the IRRBB benchmark according to the contractual currency and aggregates the results of each significant currency for reporting purposes without taking into account the correlation of interest rates between significant currencies.

1. Terkait NMD, rata-rata jangka waktu penyesuaian suku bunga (*repricing maturity*) untuk IDR adalah 1.07 tahun dan US Dollar 1.10 tahun.
Regarding NMD, the average repricing maturity for IDR is 1.07 years and US Dollar is 1.10 years.

2 Jangka waktu penyesuaian suku bunga (*repricing maturity*) terlama yang diterapkan untuk NMD baik untuk IDR dan USD adalah 5 tahun.
The longest repricing maturity applied to NMD for both IDR and USD is 5 years.

3 Peningkatan modal inti bank dari kuartal sebelumnya (Sep 2024) disebabkan oleh depresiasi nilai tukar USD/IDR sebesar 955 poin (15,140-16,095) dari bulan September hingga Desember 2024.
The increase in the bank's core capital from the previous quarter (Sep 2024) was due to the depreciation of the USD/IDR exchange rate by 955 points (15,140-16,095) from September to December 2024.

4 Pada akhir Desember 2024, rasio ΔEVE Bank saat ini turun menjadi 0,64%. Nilai negatif maksimum pada nilai perhitunganΔEVE berasal dari suku bunga jangka pendek meningkat (*Short Rate Up*) yang sebagian besar berasal dari portofolio kredit US Dollar dengan suku bunga tetap dan peningkatan modal bank sebesar 7% dibandingkan kuartal terakhir (September 2024). Batasan maksimumΔEVE yang ditetapkan adalah maksimal 15% dari modal inti Bank, dengan rasio ΔEVE Bank saat ini sebesar 0,64% dari modal inti Bank, sehingga rasio tersebut memenuhi ketentuan maksimum yang ditetapkan OJK.
At the end of December 2024, the Bank's current ΔEVE ratio fell to 0.64%. The maximum negative value in the ΔEVE calculation value comes from the short term interest rate increase (Short Rate Up) which mostly comes from the fixed rate US Dollar loan portfolio and the 7% increase in bank capital compared to the last quarter (September 2024). The maximum limit of ΔEVE set is a maximum of 15% of the Bank's core capital, with the Bank's current ΔEVE ratio of 0.64% of the Bank's core capital, so that the ratio meets the maximum provisions set by OJK.

5 Delta NII Bank pada akhir Desember 2024 meningkat menjadi 37.01%, berasal dari skenario suku bunga paralel ke bawah (*Parallel Down*). Peningkatan rasio ΔNII berasal dari peningkatan gap aset dan liabilitas pada tenor sampain dengan 1 (satu) tahun yang sebagian besar disebabkan oleh peningkatan portfolio kredit US Dollar sebesar 10% dibandingkan kuartal terakhir.
The Bank's Delta NII at the end of December 2024 increased to 37.01%, derived from the Parallel Down interest rate scenario. The increase inΔNII ratio came from an increase in the gap between assets and liabilities at tenors up to 1 (one) year which was largely due to an increase in the US Dollar loan portfolio by 10% compared to the last quarter.

6 Berdasarkan rekomendasi audit OJK, Bank telah melakukan penyempurnaan pada kertas kerja dan menetapkan formula baru dalam menghitung dampak kerugian terbesar atas skenario IRRBB. Formula penjumlahan simple sum telah disesuaikan menjadi penjumlahan nilai kerugian saja dan mengambil kerugian maksimum pada seluruh skenario shock suku bunga untuk nilai risiko EVE dan NII. Hal ini selaras dengan ketentuan yang ditetapkan pada SEOJK No12/SEOJK.03/2018.
Based on OJK audit recommendations, the Bank has made improvements to the working paper and established a new formula in calculating the impact of the largest loss on the IRRBB scenario. The simple sum formula has been adjusted to the sum of loss values only and takes the maximum loss on all interest rate shock scenarios for EVE and NII risk values. This is in line with the provisions stipulated in SEOJK No12/SEOJK.03/2018.

Laporan Perhitungan IRRBB
IRRBB Calculation Report

Bank : Bank MUFG Ltd., Cabang Jakarta (individu | Bank Only)*
Position : Dec / 2024
Mata Uang : IDR & USD

(dalam Rp juta | in Rp million)

Perhitungan IRRBB untuk IDR dan USD IRRBB calculation for IDR and USD	31-Dec-24	
	ΔEVE	ΔNII
a) Parallel up	-583,536	0
b) Parallel down	0	-3,666,471
c) Steepener	0	
d) Flattener	-740,796	
e) Short rate up	-877,071	
f) Short rate down	0	
g) Nilai maksimum negatif (absolut) Maximum Negative Value (absolute)	877,071	3,666,471
h) Modal Tier 1 (for ΔEVE) atau Projected Income(for ΔNII) Tier 1-Capital (for EVE) or Projected Income (for NII)	137,472,399	9,906,886
Rasio nilai maksimum negatif terhadap modal Tier 1 atau Projected Income Ratio of negative maximum value to Tier 1 capital or Projected Income	0.64%	37.01%

Rincian IRRBB per Mata Uang
IRRBB Breakdown by Currency

(dalam Rp juta | in Rp million)

		December 31, 2024		September 30, 2024	
		ΔEVE	ΔNII	ΔEVE	ΔNII
a) Parallel up	IDR	(353,232.89)	1,295,751.76	(426,098.27)	945,633.48
	USD	(230,303.39)	1,527,197.55	(597,070.24)	1,412,933.59
b) Parallel down	IDR	355,541.24	(1,814,777.64)	441,033.54	(1,467,560.87)
	USD	216,517.37	(1,851,693.42)	620,064.52	(1,721,885.42)
c) Steepener	IDR	277,370.20		282,391.52	
	USD	357,163.39		389,519.02	
d) Flattener	IDR	(338,881.83)		(360,365.10)	
	USD	(401,914.14)		(516,600.01)	
e) Short rate up	IDR	(421,753.13)		(470,945.04)	
	USD	(455,317.82)		(710,388.36)	
f) Short rate down	IDR	450,535.74		505,924.65	
	USD	466,268.37		739,715.85	
g) Negative Maximum Value (absolute)	IDR	421,753.13	1,814,777.64	470,945.04	1,467,560.87
	USD	455,317.82	1,851,693.42	710,388.36	1,721,885.42
h) Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	IDR	137,472,399.41	3,559,905.00	128,538,352.89	3,691,264.75
	USD		6,346,981.00		6,009,965.50
Ratio of Negative Maximum Value to Tier 1 Capital or Projected Income	IDR	0.31%	50.98%	0.37%	39.76%
	USD	0.33%	29.17%	0.55%	28.65%

RISIKO LIKUIDITAS

LIQUIDITY RISK

LAPORAN PERHITUNGAN KEWAJIBAN PEMENUHAN RASIO KECUKUPAN LIKUIDITAS (LIQUIDITY COVERAGE RATIO) TRIWULANAN

REPORT ON CALCULATION OF LIQUIDITY COVERAGE RATIO QUARTERLY

Laporan Perhitungan
Calculation Report

Kewajiban Pemenuhan Rasio Kecukupan Likuiditas (Liquidity Coverage Ratio) Triwulanan
Quarterly Liquidity Coverage Ratio Compliance Obligation
Nama Bank: MUFG Bank,Ltd. Cabang Jakarta
Name of Bank: MUFG Bank,Ltd. Cabang Jakarta
Posisi Laporan: Q4 2024
Reporting Position: Q4 2024

No	Komponen Component	INDIVIDUAL INDIVIDUAL			
		Posisi Tanggal Laporan Report Date Position		Posisi Tanggal Laporan Sebelumnya Previous Report Date Position	
		Nilai outstanding kewajiban dan komitmen/ nilai tagihan kontraktual Value of outstanding liabilities and commitments / value of contractual receivables	**Nilai HQLA setelah pengurangan nilai (haircut), outstanding kewajiban dan komitmen dikalikan tingkat penarikan (run- off rate) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (inflow rate).** The value of HQLA after haircut, outstanding obligations and commitments multiplied by the run-off rate, or the contractual receivables multiplied by the inflow rate	**Nilai outstanding kewajiban dan komitmen/ nilai tagihan kontraktual** Value of outstanding liabilities and commitments / value of contractual receivables	**Nilai HQLA setelah pengurangan nilai (haircut), outstanding kewajiban dan komitmen dikalikan tingkat penarikan (run-off rate) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (inflow rate).** The value of HQLA after haircut, outstanding obligations and commitments multiplied by the run-off rate, or the contractual receivables multiplied by the inflow rate
1	Jumlah data poin yang digunakan dalam perhitungan LCR (Hari) Number of data points used in LCR calculation (Days)		63		65
HIGH QUALITY LIQUID ASSET (HQLA)		0	0	0	0
2	Total High Quality Liquid Asset (HQLA) Total High Quality Liquid Asset (HQLA)		64,251,113		68,569,839
ARUS KAS+A14:E15 KELUAR (CASH OUTFLOW)		0	0	0	0
3	Simpanan nasabah perorangan dan Pendanaan yang berasal dari nasabah Usaha Mikro dan Usaha Kecil, terdiri dari: Individual customer deposits and funding from Micro and Small Business customers, consisting of:	-	-	-	-
	a. Simpanan/Pendanaan stabil Stable Deposits/Funding	-	-	-	-
	b. Simpanan/Pendanaan kurang stabil Deposits/Funding are less stable	-	-	-	-
4	Pendanaan yang berasal dari nasabah korporasi, terdiri dari: Funding from corporate customers consists of:	-	-	-	-
	a. Simpanan operasional Operating deposits	15,711,754	3,867,754	15,771,038	3,880,852
	b. Simpanan non-operasional dan/ atau kewajiban lainnya yang bersifat non-operasional Non-operating deposits and/or other non-operating liabilities	35,311,609	14,696,020	35,113,463	14,668,175

(dalam jutaan rupiah | in millions Rupiah)

	KONSOLIDASI CONSOLIDATE			
	Posisi Tanggal Laporan Report Date Position		**Posisi Tanggal Laporan Sebelumnya** Previous Report Date Position	
	Nilai outstanding kewajiban dan komitmen/nilai tagihan kontraktual Value of outstanding liabilities and commitments / value of contractual receivables	**Nilai HQLA setelah pengurangan nilai (haircut), outstanding kewajiban dan komitmen dikalikan tingkat penarikan (run- off rate) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (inflow rate).** The value of HQLA after haircut, outstanding obligations and commitments multiplied by the run-off rate, or the contractual receivables multiplied by the inflow rate	**Nilai outstanding kewajiban dan komitmen/nilai tagihan kontraktual** Value of outstanding liabilities and commitments / value of contractual receivables	**Nilai HQLA setelah pengurangan nilai (haircut), outstanding kewajiban dan komitmen dikalikan tingkat penarikan (run-off rate) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (inflow rate).** The value of HQLA after haircut, outstanding obligations and commitments multiplied by the run-off rate, or the contractual receivables multiplied by the inflow rate
		63		65
	0	0	0	0
		64,251,113	68,569,839	
	0	0	0	0
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	15,711,754	3,867,754	15,771,038	3,880,852
	35,311,609	14,696,020	35,113,463	14,668,175

No	Komponen Component	INDIVIDUAL INDIVIDUAL			
		Posisi Tanggal Laporan Report Date Position		Posisi Tanggal Laporan Sebelumnya Previous Report Date Position	
		Nilai outstanding kewajiban dan komitmen/ nilai tagihan kontraktual Value of outstanding liabilities and commitments / value of contractual receivables	**Nilai HQLA setelah pengurangan nilai (haircut), outstanding kewajiban dan komitmen dikalikan tingkat penarikan (run- off rate) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (inflow rate).** The value of HQLA after haircut, outstanding obligations and commitments multiplied by the run-off rate, or the contractual receivables multiplied by the inflow rate	**Nilai outstanding kewajiban dan komitmen/ nilai tagihan kontraktual** Value of outstanding liabilities and commitments / value of contractual receivables	**Nilai HQLA setelah pengurangan nilai (haircut), outstanding kewajiban dan komitmen dikalikan tingkat penarikan (run-off rate) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (inflow rate).** The value of HQLA after haircut, outstanding obligations and commitments multiplied by the run-off rate, or the contractual receivables multiplied by the inflow rate
	c. surat berharga berupa surat utang yang diterbitkan oleh bank securities in the form of debt securities issued by banks	-	-	-	-
5	Pendanaan dengan agunan (secured funding) Secured funding		-		-
6	Arus kas keluar lainnya (additional requirement), terdiri dari: Other cash outflows (additional requirements), consisting of:	-	-	-	-
	a. arus kas keluar atas transaksi derivatif cash outflows on derivative transactions	965,391	965,391	912,960	912,960
	b. arus kas keluar atas peningkatan kebutuhan likuiditas cash outflows for increased liquidity needs	-	-	-	-
	c. arus kas keluar atas kehilangan pendanaan cash outflows on financing losses	-	-	-	-
	d. arus kas keluar atas penarikan komitmen fasilitas kredit dan fasilitas likuiditas cash outflows on drawdown of committed credit facilities and liquidity facilities	4,570,105	1,213,864	5,283,954	1,653,255
	e. arus kas keluar atas kewajiban kontraktual lainnya terkait penyaluran dana cash outflows on other contractual obligations related to the distribution of funds	-	-	-	-
	f. arus kas keluar atas kewajiban kontijensi pendanaan lainnya cash outflows on other financing contingent liabilities	7,838,046	366,096	8,472,632	386,533
	g. arus kas keluar kontraktual lainnya other contractual cash outflows	-	-	-	-
7	TOTAL ARUS KAS KELUAR (*CASH OUTFLOW*) CASH OUTFLOW		21,109,125		21,501,775
ARUS KAS MASUK (CASH INFLOW) CASH INFLOW		0	0	0	0
8	Pinjaman dengan agunan Secured lending Secured lending	-	-	-	-
9	Tagihan berasal dari pihak lawan (counterparty) Receivables from counterparties	56,726,534	43,302,149	58,884,327	45,656,426

(dalam jutaan rupiah | in millions Rupiah)

	KONSOLIDASI CONSOLIDATE			
	Posisi Tanggal Laporan Report Date Position		**Posisi Tanggal Laporan Sebelumnya** Previous Report Date Position	
	Nilai outstanding kewajiban dan komitmen/nilai tagihan kontraktual Value of outstanding liabilities and commitments / value of contractual receivables	**Nilai HQLA setelah pengurangan nilai (haircut), outstanding kewajiban dan komitmen dikalikan tingkat penarikan (run- off rate) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (inflow rate).** The value of HQLA after haircut, outstanding obligations and commitments multiplied by the run-off rate, or the contractual receivables multiplied by the inflow rate	**Nilai outstanding kewajiban dan komitmen/nilai tagihan kontraktual** Value of outstanding liabilities and commitments / value of contractual receivables	**Nilai HQLA setelah pengurangan nilai (haircut), outstanding kewajiban dan komitmen dikalikan tingkat penarikan (run-off rate) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (inflow rate).** The value of HQLA after haircut, outstanding obligations and commitments multiplied by the run-off rate, or the contractual receivables multiplied by the inflow rate
	-	-	-	-
		-		-
	-	-	-	-
	965,391	965,391	912,960	912,960
	-	-	-	-
	-	-	-	-
	4,570,105	1,213,864	5,283,954	1,653,255
	-	-	-	-
	7,838,046	366,096	8,472,632	386,533
	-	-	-	-
		21,109,125		21,501,775
	0	0	0	0
	-	-	-	-
	56,726,534	43,302,149	58,884,327	45,656,426

No	Komponen Component	INDIVIDUAL INDIVIDUAL			
		Posisi Tanggal Laporan Report Date Position		Posisi Tanggal Laporan Sebelumnya Previous Report Date Position	
		Nilai outstanding kewajiban dan komitmen/ nilai tagihan kontraktual Value of outstanding liabilities and commitments / value of contractual receivables	Nilai HQLA setelah pengurangan nilai (haircut), outstanding kewajiban dan komitmen dikalikan tingkat penarikan (run- off rate) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (inflow rate). The value of HQLA after haircut, outstanding obligations and commitments multiplied by the run-off rate, or the contractual receivables multiplied by the inflow rate	Nilai outstanding kewajiban dan komitmen/ nilai tagihan kontraktual Value of outstanding liabilities and commitments / value of contractual receivables	Nilai HQLA setelah pengurangan nilai (haircut), outstanding kewajiban dan komitmen dikalikan tingkat penarikan (run-off rate) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (inflow rate). The value of HQLA after haircut, outstanding obligations and commitments multiplied by the run-off rate, or the contractual receivables multiplied by the inflow rate
10	Arus kas masuk lainnya Other cash inflows	1,123,983	1,123,983	1,151,037	1,151,037
11	TOTAL ARUS KAS MASUK (CASH INFLOW) CASH INFLOW	57,850,517	44,426,132	-	46,807,463
			TOTAL ADJUSTED VALUE *)		TOTAL ADJUSTED VALUE *)
12	TOTAL HQLA		64,251,113		68,569,839
13	TOTAL ARUS KAS KELUAR BERSIH (NET CASH OUTFLOWS) NET CASH OUTFLOWS		5,277,281		5,375,444
14	LCR (%)		1217.50%		1275.61%

*) Adjusted values dihitung setelah pengenaan pengurangan nilai (haircut), tingkat penarikan (run-off rate), dan tingkat penerimaan (inflow rate) serta batas maksimum komponen HQLA, misalnya batas maksimum HQLA Level 2B dan HQLA Level 2 serta batas maksimum arus kas masuk yang dapat diperhitungkan dalam LCR

*) Adjusted values are calculated after the imposition of haircut, run-off rate, and inflow rate, as well as the maximum limits of HQLA components, such as the maximum limits for HQLA Level 2B and HQLA Level 2, as well as the maximum inflow that can be considered in the LCR.

PENILAIAN KUALITATIF KONDISI LIKUIDITAS

QUALITATIVE ASSESSMENT OF LIQUIDITY CONDITION

No	Perihal Subject		Analisis Analysis
Berikut Kondisi Likuditas MUFG Bank, Ltd. Cabang Jakarta: The following is the Likuditas Condition of MUFG Bank, Ltd. Jakarta Branch:			
A.	Kondisi LCR LCR Condition	:	Mengacu kepada peraturan POJK No. 42/POJK.03/2015, Bank wajib menghitung dan mempublikasikan laporan LCR triwulanan berdasarkan rata-rata harian baik secara Individual maupun Konsolidasi. Pursuant to POJK No. 42/POJK.03/2015, the Bank is required to calculate and publish quarterly LCR reports based on daily average both individually and consolidated
			Berdasarkan posisi rata-rata harian Rasio LCR Bank selama Triwulanan Q-4/2024 adalah 1,217.5% Based on the daily average position, the Bank's LCR Ratio during Quarterly Q-4/2024 was 1,217.5%
			• Rasio LCR Bank secara Individu masih diatas batas minimum 100% yang saat ini diberlakukan OJK. • The Bank's individual LCR ratio is still above the 100% minimum limit currently imposed by OJK.
			• Dilihat dari trend dibandingkan triwulan sebelumnya, pergerakan LCR relatif turun namun masih diatas 1,000% • Judging from the trend over the last 3 months, the LCR movement has decreased although the ratio value remains above 1,000%.
			Hal ini mengindikasikan bahwa kondisi kecukupan likuiditas Bank sangat memadai dan mampu memenuhi kebutuhan likuiditas selama periode 30 (tiga puluh) hari ke depan dalam skenario stres. This indicates that the Bank's liquidity adequacy condition is very adequate and able to meet liquidity needs over the next 30 (thirty) days in a stress scenario.
			1. Perhitungan laporan LCR triwulanan berdasarkan rata-rata nilai harian LCR selama 1 kwartal (63 hari). The calculation of the quarterly LCR report is based on the average daily value of LCR for 1 quarter (63 days).
			2. Dibandingkan LCR triwulanan sebelumnya, terjadi penurunan dari 1,275.6% menjadi 1,217.5% Compared to the previous quarterly LCR, there was a decrease from 1,275,6% to 1,217.5%.
B.	Faktor yang Mempengaruhi LCR Factors Affecting LCR	:	3. Nilai LCR Triwulan 4/2024 berasal dari perbandingan rata-rata nilai HQLA sebesar IDR 64.3T dan rata-rata nilai Net Cash Outflow sebesar IDR 5.3T. The LCR value for Quarter 4/2023 is derived from the comparison of the average HQLA value of IDR 64.3T and the average Net Cash Outflow value of IDR 5.3T.
			4. Terjadi penurunan nilai HQLA sebesar IDR 4.3T dan penurunan nilai Net Cash Outflow sebesar IDR 0.1T. There was a decrease in HQLA value of IDR 4.3T and an increase in Net Cash Outflow value of IDR 0,1 T Bio.

(dalam jutaan rupiah | in millions Rupiah)

KONSOLIDASI CONSOLIDATE			
Posisi Tanggal Laporan Report Date Position		**Posisi Tanggal Laporan Sebelumnya** Previous Report Date Position	
Nilai outstanding kewajiban dan komitmen/nilai tagihan kontraktual Value of outstanding liabilities and commitments / value of contractual receivables	**Nilai HQLA setelah pengurangan nilai (haircut), outstanding kewajiban dan komitmen dikalikan tingkat penarikan (run- off rate) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (inflow rate).** The value of HQLA after haircut, outstanding obligations and commitments multiplied by the run-off rate, or the contractual receivables multiplied by the inflow rate	**Nilai outstanding kewajiban dan komitmen/nilai tagihan kontraktual** Value of outstanding liabilities and commitments / value of contractual receivables	**Nilai HQLA setelah pengurangan nilai (haircut), outstanding kewajiban dan komitmen dikalikan tingkat penarikan (run-off rate) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (inflow rate).** The value of HQLA after haircut, outstanding obligations and commitments multiplied by the run-off rate, or the contractual receivables multiplied by the inflow rate
1,123,983	1,123,983	1,151,037	1,151,037
-	44,426,132	-	46,807,463
TOTAL ADJUSTED VALUE *)		TOTAL ADJUSTED VALUE *)	
	64,251,113		68,569,839
	5,277,281		5,375,444
	1217.50%		1275.61%

No	Perihal Subject		Analisis Analysis
Berikut Kondisi Likuditas MUFG Bank, Ltd. Cabang Jakarta: The following is the Likuditas Condition of MUFG Bank, Ltd. Jakarta Branch:			
			5. Perubahan rata-rata HQLA mayoritas disebabkan oleh pergerakan penempatan pada Bank Indonesia dan Securities. The change in average HQLA was mostly due to movements in placements with Bank Indonesia and Securities.
			6. Perubahan rata-rata Net Cash Outflow disebabkan oleh pergerakan Deposit. The change in average Net Cash Outflow is due to the movement of Corporate Funding and Derivatives Cash Outflow.
C.	Komposisi HQLA HQLA Composition	:	Bank memiliki High Quality Liquid Asset (HQLA) yang sangat memadai dalam mengantisipasi kondisi krisis dalam 30 hari kalender kedepan. Adapun komposisi HQLA Bank mayoritas terdiri dari penempatan pada Bank Indonesia, Surat berharga yang diterbitkan Bank Indonesia dan Pemerintah Indonesia serta surat berharga yang diterbitkan atau dijamin oleh bank sentral negara lain berupa UST Bills. HQLA yang dimiliki Bank merupakan HQLA level 1. Saat ini Bank belum memiliki portfolio baik HQLA level 2A maupun level 2B. The Bank has High Quality Liquid Asset (HQLA) which is very adequate in anticipating crisis conditions in the next 30 calendar days. The majority of the Bank's HQLA composition consists of placements with Bank Indonesia, securities issued by Bank Indonesia and the Government of Indonesia and securities issued or guaranteed by other countries' central banks in the form of UST Bills. The HQLA owned by the Bank is HQLA level 1. Currently, the Bank has no portfolio of either HQLA level 2A or level 2B.
D.	Komposisi Pendanaan Funding Composition	:	Sumber pendanaan Bank diperoleh dari dana pihak ketiga, penerbitan NCD, pinjaman antar bank dan Kantor pusat dan permodalan internal. Adapun mayoritas mata uang yang digunakan adalah Rupiah, US Dollar dan Yen. The Bank's funding sources are obtained from third party funds, NCD issuance, interbank and head office loans and internal capital. The majority of currencies used are Rupiah, US Dollar and Yen.
E.	Pengelolaan Likuiditas Liquidity Management	:	Rencana pengelolaan neraca dan likuiditas ditentukan secara berkala dalam rapat komite ALCO dan dilaksanakan oleh departemen terkait. Komponen-komponen HQLA dikelola oleh pihak Treasury Bank , dalam hal ini Market & Investment Banking Department dan dimonitor langsung oleh Risk Management Department sebagai Middle Office . Likuiditas bank dapat dijaga dengan baik dalam pemenuhan compliance terhadap regulasi maupun untuk mendukung kegiatan bisnis bank. Balance sheet and liquidity management plans are determined regularly in ALCO committee meetings and implemented by the relevant departments. The components of HQLA are managed by the Bank's Treasury, in this case the Market & Investment Banking Department and directly monitored by the Risk Management Department as the Middle Office. The bank's liquidity is well maintained to fulfill regulatory compliance and to support the bank's business activities.

PENGUNGKAPAN NET STABLE FUNDING RATIO (NSFR)

NET STABLE FUNDING RATIO DISCLOSURE (NSFR)

Segment	Row Code	No	Komponen ASF ASF Component	Posisi Tanggal Laporan Sebelumnya September 2024 Position as of September 2024 Reporting Date Nilai Tercatat Berdasarkan Sisa Jangka Waktu Carrying Value By Residual Maturity (In Million Rupiah)			
				Tanpa Jangka Waktu[1] No specified maturity[1]	< 6 bulan <6 months	≥ 6 bulan - < 1 tahun ≥6 months–<1 year	≥ 1 tahun ≥1 year
D01	0401000000000000	1	Modal | Capital:	130,272,090	-	-	-
D01	0401010000000000	2	Modal sesuai POJK KPMM Regulatory capital as per POJK KPMM	130,272,090	-	-	-
D01	0401020000000000	3	Instrumen modal lainnya Other capital instruments	-	-	-	-
D01	0402000000000000	4	Simpanan yang berasal dari nasabah perorangan dan pendanaan yang berasal dari nasabah usaha mikro dan usaha kecil: Retail deposits and deposits from micro and small business customers:	-	-	-	-
D01	0402010000000000	5	Simpanan dan pendanaan stabil Stable deposits	-	-	-	-
D01	0402020000000000	6	Simpanan dan pendanaan kurang stabil Less stable deposits	-	-	-	-
D01	0403000000000000	7	Pendanaan yang berasal dari nasabah korporasi: Wholesale funding:	35,191,282	16,710,239	210,364	-
D01	0403010000000000	8	Simpanan operasional Operational deposits	16,115,769	-	-	-
D01	0403020000000000	9	Pendanaan lainnya yang berasal dari nasabah Other wholesale funding	19,075,513	16,710,239	210,364	-
D01	0404000000000000	10	Liabilitas yang memiliki pasangan aset yang saling bergantung Liabilities with matching interdependent assets	-	3,509,842	-	-
D01	0405000000000000	11	Liabilitas dan ekuitas lainnya: Other liabilities and equity:	-	9,330,720	330,481	1,692,834
D01	0405010000000000	12	NSFR liabilitas derivatif NSFR derivative liabilities		3,890,051	330,481	1,692,834
D01	0405020000000000	13	ekuitas dan liabilitas lainnya yang tidak masuk dalam kategori diatas All other liabilities and equity not included in the above categories	-	5,440,669	-	-
D01	**0406000000000000**	**14**	**Total ASF**				

Total Nilai Tertimbang Weighted Value	Posisi Tanggal Laporan Desember 2024 Position as of December 2023 Reporting Date Nilai Tercatat Berdasarkan Sisa Jangka Waktu Carrying Value By Residual Maturity (In Million Rupiah)				Total Nilai Tertimbang Weighted Value	No. Ref. dari Kertas Kerja NSFR Ref. Number of NSFR Working Paper
	Tanpa Jangka Waktu[1] No specified maturity[1]	**< 6 bulan** <6 months	**≥ 6 bulan - < 1 tahun** ≥6 months–<1 year	**≥ 1 tahun** ≥1 year		
130,272,090	139,270,721	-	-	-	139,270,721	
130,272,090	139,270,721	-	-	-	139,270,721	1.1 dan 1.2
-	-	-	-	-	-	1.3
-	-	-	-	-	-	2 dan 3
-	-	-	-	-	-	2.1 dan 3.1
-	-	-	-	-	-	2.2 dan 3.2
16,185,743	34,952,340	17,413,649	187,918	-	16,478,513	4
8,057,884	16,049,259.10	-	-	-	8,024,629.55	4.1
8,127,859	18,903,080.57	17,413,649.37	187,917.51	-	8,453,883.66	4.2
-	-	1,916,061.57	-	-	-	5
-	-	7,691,480.40	239,356.01	1,819,374.81	-	6
		1,670,492.61	239,356.01	1,819,374.81		6.1
-	-	6,020,987.78	-	-	-	6.2 s.d. 6.5
146,457,833.10					**155,749,234.62**	**7**

Segment	Row Code	No	Komponen ASF ASF Component	Posisi Tanggal Laporan Sebelumnya September 2024 Position as of September 2024 Reporting Date			
				Nilai Tercatat Berdasarkan Sisa Jangka Waktu Carrying Value By Residual Maturity (In Million Rupiah)			
				Tanpa Jangka Waktu[1] No specified maturity[1]	< 6 bulan <6 months	≥ 6 bulan - < 1 tahun ≥6 months–<1 year	≥ 1 tahun ≥1 year
D01	0501000000000000	15	Total HQLA dalam rangka perhitungan NSFR Total NSFR for HQLA calculation				
D01	0502000000000000	16	Simpanan pada lembaga keuangan lain untuk tujuan operasional Deposits held at other financial institutions for operational purposes	-	-	-	-
D01	0503000000000000	17	Pinjaman dengan kategori Lancar dan Dalam Perhatian Khusus (performing) Performing loans and securities:	2,772,486	86,359,849	16,696,223	21,238,626
D01	0503010000000000	18	kepada lembaga keuangan yang dijamin dengan HQLA Level 1 To financial institutions secured by Level 1 HQLA	-	-	-	-
D01	0503020000000000	19	kepada lembaga keuangan yang dijamin bukan dengan HQLA Level 1 dan pinjaman kepada lembaga keuangan tanpa jaminan To financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	2,772,486	53,176,886	12,164,873	8,894,157
D01	0503030000000000	20	kepada korporasi non-keuangan, nasabah retail dan nasabah usaha mikro dan kecil, pemerintah pusat, pemerintah negara lain, Bank Indonesia, bank sentral negara lain dan entitas sektor publik, yang diantaranya: To non-financial corporate clients, retail and small business customers, government of Indonesia, other sovereigns, Bank Indonesia, other central banks, and pubic service entities, of which:	-	32,528,593	4,277,044	12,295,132
D01	0503040000000000	21	memenuhi kualifikasi untuk mendapat bobot risiko 35% atau kurang, sesuai SE OJK ATMR untuk Risiko Kredit Meet a risk weight of less than or equal to 35% under SE OJK RWA for credit risk	-	654,370	254,305	49,337

Total Nilai Tertimbang Weighted Value	Posisi Tanggal Laporan Desember 2024 Position as of December 2023 Reporting Date Nilai Tercatat Berdasarkan Sisa Jangka Waktu Carrying Value By Residual Maturity (In Million Rupiah)				Total Nilai Tertimbang Weighted Value	No. Ref. dari Kertas Kerja NSFR Ref. Number of NSFR Working Paper
	Tanpa Jangka Waktu[1] No specified maturity[1]	**< 6 bulan** <6 months	**≥ 6 bulan - < 1 tahun** ≥6 months–<1 year	**≥ 1 tahun** ≥1 year		
1,544,264					1,462,837	1
-	-	-	-	-	-	2
51,164,315	3,138,927	96,003,122	15,452,773	25,465,916	57,827,215	3
-	-	-	-	-	-	3.1.1
23,368,999	3,138,927	57,379,751	12,846,252	11,531,508	27,032,436	3.1.2 3.1.3
27,308,909	-	36,497,408	2,455,145	13,888,204	29,626,077	3.1.4.2 3.1.5 3.1.6
486,407	-	2,125,963	151,376	46,205	1,168,703	3.1.4.1

Segment	Row Code	No	Komponen ASF ASF Component	Posisi Tanggal Laporan Sebelumnya September 2024 Position as of September 2024 Reporting Date Nilai Tercatat Berdasarkan Sisa Jangka Waktu Carrying Value By Residual Maturity (In Million Rupiah)			
				Tanpa Jangka Waktu[1] No specified maturity[1]	< 6 bulan <6 months	≥ 6 bulan - < 1 tahun ≥6 months–<1 year	≥ 1 tahun ≥1 year
D01	0503050000000000	22	Kredit beragun rumah tinggal yang tidak sedang dijaminkan, yang diantaranya : Unpledged residential mortgages, of which:	-	-	-	-
D01	0503060000000000	23	memenuhi kualifikasi untuk mendapat bobot risiko 35% atau kurang, sesuai SE OJK ATMR untuk Risiko Kredit Meet a risk weight of less than or equal to 35% under SE OJK RWA for credit risk	-	-	-	-
D01	0503070000000000	24	Surat Berharga dengan kategori Lancar dan Kurang Lancar (performing) yang tidak sedang dijaminkan, tidak gagal bayar , dan tidak masuk sebagai HQLA, termasuk saham yang diperdagangkan di bursa Securities that are unpledged, not in default and do not qualify as HQLA, including exchangetraded equities	-	-	-	-
D01	0504000000000000	25	Aset yang memiliki pasangan liabilitas yang saling bergantung Assets with matching interdependent liabilities	-	3,509,842	-	-
D01	0505000000000000	26	Aset lainnya Other assets:	2,996,534	5,325,045	80,829	892,341
D01	0505010000000000	27	Komoditas fisik yang yang diperdagangkan, termasuk emas Physical traded commodities, including gold	-			
D01	**0505020000000000**	**28**	Kas, surat berharga dan aset lainnya yang dicatat sebagai initial margin untuk kontrak derivatif dan kas atau aset lain yang diserahkan sebagai default fund pada central counterparty (CCP) Cash, securities and other assets posted as initial margin for derivative contracts or contributions to default funds of central counterparty (CCP)		-	-	-
D01	**0505030000000000**	**29**	NSFR aset derivatif NSFR derivative assets		-	**407,266**	**41,808**

Total Nilai Tertimbang Weighted Value	Posisi Tanggal Laporan Desember 2024 Position as of December 2023 Reporting Date Nilai Tercatat Berdasarkan Sisa Jangka Waktu Carrying Value By Residual Maturity (In Million Rupiah)				Total Nilai Tertimbang Weighted Value	No. Ref. dari Kertas Kerja NSFR Ref. Number of NSFR Working Paper
	Tanpa Jangka Waktu[1] No specified maturity[1]	**< 6 bulan** <6 months	**≥ 6 bulan - < 1 tahun** ≥6 months–<1 year	**≥ 1 tahun** ≥1 year		
-	-	-	-	-	-	3.1.7.2
-	-	-	-	-	-	3.1.7.1
-	-	-	-	-	-	3.2
-	-	1,395,329	520,733	-	-	4
10,136,096	3,598,863	5,444,500	79,871	788,699	10,037,670	5
-	-				-	5.1
-		-	-	-	-	**5.2**
449,074		**249,485**	**23,402**	-	**272,887**	**5.3**

Segment	Row Code	No	Komponen ASF ASF Component	Posisi Tanggal Laporan Sebelumnya September 2024 Position as of September 2024 Reporting Date			
				Nilai Tercatat Berdasarkan Sisa Jangka Waktu Carrying Value By Residual Maturity (In Million Rupiah)			
				Tanpa Jangka Waktu[1] No specified maturity[1]	< 6 bulan <6 months	≥ 6 bulan - < 1 tahun ≥6 months–<1 year	≥ 1 tahun ≥1 year
D01	0505040000000000	30	NSFR liabilitas derivatif sebelum dikurangi dengan variation margin NSFR derivative liabilities before deduction of variation margin posted		784,415	66,534	347,268
D01	0505050000000000	31	Seluruh aset lainnya yang tidak masuk dalam kategori diatas All other assets not included in the above categories	2,996,534	5,325,045	80,829	503,265
D01	0506000000000000	32	Rekening Administratif Off-balance sheet items		138,892,061	-	-
D01	0507000000000000	33	Total RSF				
D01	0601000000000000	34	Rasio Pendanaan Stabil Bersih (*Net Stable Funding Ratio* (%)) Net Stable Funding Ratio (%)				

ANALISIS KUALITATIF TERKAIT KEWAJIBAN PEMENUHAN — QUALITATIVE ANALYSIS OF FULFILLMENT OBLIGATIONS

RASIO PENDANAAN STABIL BERSIH (NET STABLE FUNDING RATIO) TRIWULANAN
QUARTERLY NET STABLE FUNDING RATIO

Nama Bank: MUFG Bank,Ltd. Cabang Jakarta
Kwartal Laporan: Q-4/2024
Name Bank: MUFG Bank,Ltd Jakarta Branch
Report Quarter: Q-4/2024

No	Perihal Subject		Analisis Analysis
Berikut penilaian kualitatif MUFG Bank, Ltd. cabang Jakarta: The following is the Likuditas Condition of MUFG Bank, Ltd. Jakarta Branch:			
A.	Kondisi NSFR NSFR Condition	:	Laporan NSFR Triwulanan diperoleh berdasarkan angka laporan LBU/ANTASENA pada posisi akhir bulan laporan. Hasil perhitungan NSFR Bank posisi December 2024 adalah sebesar 222.7%, masih diatas batas minimum yang ditentukan OJK, yaitu 100%. Hal ini mengindikasikan bahwa bank masih memiliki portofolio pendanaan stabil yang sehat di mana jumlah pendanaan stabil yang tersedia melebihi jumlah pendanaan stabil yang diperlukan untuk periode satu tahun. Quarterly NSFR reports are obtained based on the LBU/ANTASENA report figures at the end of the reporting month. The result of the Bank's NSFR calculation as of December 2024 is 222.7%, still above the minimum limit set by OJK, which is 100%. This indicates that the bank still has a healthy stable funding portfolio where the amount of stable funding available exceeds the amount of stable funding required for a one-year period.
			1. Nilai NSFR posisi Q4/2024 sebesar 222.7% menurun dibandingkan posisi Q3/2024 sebesar 231.1%. NSFR position in Q4/2023 of 222.7% decreased compared to Q3/2024 position of 231.1%
			2. Penurunan NSFR dikarenakan peningkatan nilai RSF lebih besar dibandingkan peningkatan ASF secara kwartal. The decrease in NSFR was due to the increase in RSF value being greater than the increase in ASF on a quarterly basis.
	Faktor yang Mempengaruhi NSFR Factors Affecting NSFR		3. Nilai ASF meningkat dari IDR 146.46T menjadi IDR 155.75T atau 6.34%. ASF value increased from IDR 146.46T to IDR 155.75T or 6.34%.
B.		:	4. Nilai RSF meningkat dari IDR 63.39T menjadi IDR 69.93T atau 10.32%. RSF value increased from IDR 63.39T to IDR 69.93T or 10.32%.

Total Nilai Tertimbang Weighted Value	Posisi Tanggal Laporan Desember 2024 Position as of December 2023 Reporting Date Nilai Tercatat Berdasarkan Sisa Jangka Waktu Carrying Value By Residual Maturity (In Million Rupiah)				Total Nilai Tertimbang Weighted Value	No. Ref. dari Kertas Kerja NSFR Ref. Number of NSFR Working Paper
	Tanpa Jangka Waktu[1] No specified maturity[1]	< 6 bulan <6 months	≥ 6 bulan - < 1 tahun ≥6 months–<1 year	≥ 1 tahun ≥1 year		
1,198,217		334,113	48,296	368,651	751,059	5.4
8,488,805	3,598,863	5,444,500	79,871	420,049	9,013,724	5.5 s.d. 5.12
541,931		129,234,441	-	-	601,377	12
63,386,606					69,929,100	13
231.05%					222.72%	14

No	Perihal Subject		Analisis Analysis
Berikut penilaian kualitatif MUFG Bank, Ltd. cabang Jakarta: The following is the Likuditas Condition of MUFG Bank, Ltd. Jakarta Branch:			
			5. Perubahan nilai ASF disebabkan oleh meningkatnya nilai Modal sebesar +IDR 8.6T dan nilai Deposit sebesar +IDR 0.2T The change in ASF value is due to the increase in Capital value by +IDR 8.6T and Deposit value by +IDR 0.2T.
			6. Perubahan nilai RSF disebabkan oleh meningkatnya nilai *Loan* sebesar +IDR 6.7T. The change in RSF value is due to the increase in Loan value by +IDR 6.7T.
C.	Komposisi ASF dan RSF Composition of ASF and RSF	:	Komponen ASF dipengaruhi oleh dana pihak ketiga Bank yang sebagian besar dari nasabah korporasi yang bersifat non operasional, selain itu Bank juga memiliki dukungan unsur modal sesuai POJK KPMM yang cukup besar. Sedangkan pada sisi komponen RSF, Bank memiliki pinjaman yang sebagian besar kepada nasabah korporasi non keuangan dengan kategori lancar dan dalam perhatian khusus (*performing*), dengan jangka waktu mayoritas lebih dari 1 tahun. The ASF component is influenced by the Bank's third party funds, which are mostly from non-operational corporate customers, in addition to the Bank also has the support of the capital element in accordance with POJK KPMM which is quite large. Meanwhile, in terms of the RSF component, the Bank has loans mostly to non-financial corporate customers in the current category and under special attention (performing), with a majority period of more than 1 year.
D.	Pengelolaan Likuiditas Liquidity Management	:	Rencana pengelolaan neraca dan likuiditas ditentukan secara berkala dalam rapat komite ALCO dan dilaksanakan oleh departemen terkait. Komponen-komponen HQLA dikelola oleh pihak Treasury Bank, dalam hal ini Market & Investment Banking Department dan dimonitor langsung oleh Risk Management Department sebagai Middle Office. Likuiditas bank dapat dijaga dengan baik dalam pemenuhan compliance terhadap regulasi maupun untuk mendukung kegiatan bisnis bank. Balance sheet and liquidity management plans are determined regularly in ALCO committee meetings and implemented by the relevant departments. The components of HQLA are managed by the Bank's Treasury, in this case the Market & Investment Banking Department and directly monitored by the Risk Management Department as the Middle Office. The bank's liquidity is well maintained to fulfill regulatory compliance and to support the bank's business activities.

RISIKO OPERASIONAL

OPERATIONAL RISK

Indikator Bisnis (IB) dan komponen IB Business Indicators (IB) and IB components	A	B	C	D	E	F	G	H	I	J	K
	T	T-1	T-2	T-3	T-4	T-5	T-6	T-7	T-8	T-9	Rata-rata 10 Tahun
Batasan minimum untuk suatu kejadian kerugian operasional (loss event) sebesar Rp300.000.000,00 (tiga ratus juta rupiah) atau lebih Minimum limit for an operational loss event of Rp300,000,000.00 (three hundred millions of Rupiah) or more											
1. Jumlah kerugian operasional bersih setelah memperhitungkan nilai pemulihan (tanpa pengecualian) Total net operating loss after accounting for recoveries (without exception)	730.00	-	-	-	-	-	-	-	-	-	73.00
2. Jumlah terjadinya kerugian risiko operasional Total operational risk losses incurred	1.00	-	-	-	-	-	-	-	-	-	0.10
3. Jumlah kerugian risiko operasional yang dikecualikan Total excluded operational risk losses	-	-	-	-	-	-	-	-	-	-	-
4. Jumlah terjadinya kerugian risiko operasional yang dikecualikan Total occurrence of excluded operational risk losses	-	-	-	-	-	-	-	-	-	-	-
5. Jumlah kerugian operasional bersih setelah memperhitungkan nilai pemulihan dan kerugian risiko operasional yang dikecualikan Total net operating loss after taking into account recoveries and excluded operational risk losses	730.00	-	-	-	-	-	-	-	-	-	73.00

Indikator Bisnis (IB) dan komponen IB Business Indicators (IB) and IB components	A	B	C	D	E	F	G	H	I	J	K
	T	**T-1**	**T-2**	**T-3**	**T-4**	**T-5**	**T-6**	**T-7**	**T-8**	**T-9**	**Rata-rata 10 Tahun**
Batasan minimum untuk suatu kejadian kerugian operasional (loss event) sebesar Rp1.500.000.000,00 (satu milyar lima ratus juta rupiah) atau lebih Minimum limit for an operational loss event of Rp1,500,000,000.00 (one billion five hundred millions of Rupiah) or more											
6. Jumlah kerugian operasional bersih setelah memperhitungkan nilai pemulihan (tanpa pengecualian) Total net operating loss after accounting for recoveries (without exception)											
7. Jumlah terjadinya kerugian risiko operasional Total operational risk losses incurred											
8. Jumlah kerugian risiko operasional yang dikecualikan Total excluded operational risk losses											
9. Jumlah terjadinya kerugian risiko operasional yang dikecualikan Total occurrence of excluded operational risk losses											
10. Jumlah kerugian operasional bersih setelah memperhitungkan nilai pemulihan dan kerugian risiko operasional yang dikecualikan Total net operating loss after taking into account recoveries and excluded operational risk losses											

Indikator Bisnis (IB) dan komponen IB Business Indicators (IB) and IB components	A	B	C	D	E	F	G	H	I	J	K
	T	T-1	T-2	T-3	T-4	T-5	T-6	T-7	T-8	T-9	Rata-rata 10 Tahun
Rincian perhitungan modal untuk risiko operasional Details of capital calculation for operational risk											
11. Apakah kerugian digunakan dalam perhitungan FPKI? (Ya/Tidak) Are losses used in the calculation of FPKI? (Yes/No)	T										
12. Dalam hal baris 11 diisi "Tidak", apakah tidak digunakannya data kerugian intern tersebut disebabkan ketidaksesuaian standar minimum untuk data kerugian? (Ya/Tidak) In the event that line 11 is filled in with "No", was the non-use of internal loss data due to noncompliance with minimum standards for loss data? (Yes/No)	Y										
13. Threshold yg digunakan dalam perhitungan modal untuk risiko operasional (dalam satuan rupiah penuh) Threshold used in the calculation of capital for operational risk (in full Rupiah)	300,000,000.00										
14. Keterangan Tambahan (jika ada) Additional information (if any)											

LAPORAN DATA KERUGIAN HISTORIS

HISTORICAL LOSS DATA REPORT

No	Rincian Details	Jumlah Amount
1	Komponen Indikator Bisnis (KIB) Business Indicator Component	634,413.02
2	Faktor Pengali Kerugian Internal (FPKI) Internal Loss Multiplier	0.54
3	Modal Minimum Risiko Operasional (MMRO) Minimum Capital for Operational Risk	343,684.12
4	ATMR untuk Risiko Operasional RWA for Operational Risk	4,296,051.50

LAPORAN RINCIAN INDIKATOR BISNIS

BUSINESS INDICATOR DETAILS REPORT

Indikator Bisnis (IB) dan komponen IB Business Indicators (IB) and IB components	a T	b T-1	c T-2
Komponen Bunga, Sewa, dan Dividen (KBSD) Component of Interest, Rent, and Dividend	4,045,168.87		
Pendapatan Bunga Interest Income	10,450,429.00	4,818,514.00	3,113,335.00
Beban Bunga Interest Expense	1,257,140.00	662,570.00	476,707.00
Aset Produktif Earning Assets	189,062,566.00	186,393,559.00	163,899,724.00
Pendapatan Dividen Dividend Income	-	-	-
Komponen Jasa (KJ) Service Component	170,651.33		
Pendapatan Jasa dan Komisi Service and Commission Income	136,711.00	177,884.00	197,157.00
Beban Jasa dan Komisi Service and Commission Expense	22,564.00	12,668.00	12,960.00
Pendapatan operasional lainnya Other Operating Income	-	-	-
Beban operasional lainnya Other Operating Expense	-	-	202.00
Komponen Keuangan (KK) Financial Component	1,070,955.00		
Laba Rugi Bersih Trading Book Trading Book Net Profit or Loss	-	-	-
Laba Rugi Bersih Banking Book Banking Book Net Profit or Loss	1,040,882.00	1,244,380.00	927,603.00
IB	5,286,775.20		
Komponen Indikator Bisnis (KIB) Business Indicator Components	634,413.02		
Pengungkapan IB IB Disclosure			
IB total termasuk aktivitas yang didivestasi IB Total including divested activities	5,286,775.20		
Pengurangan IB dikarenakan pengecualian atas aktivitas yang didivestasi IB reduction due to exclusion of divested activities	-		
Keterangan Tambahan Additional information			

TATA KELOLA PERUSAHAAN

Corporate Governance

Tata Kelola Perusahaan
Corporate Governance

IMPLEMENTASI GCG DI BANK

KOMITMEN PENERAPAN GCG

MUFG Bank, Ltd., Kantor Cabang Jakarta menyadari bahwa keberhasilan dalam menjalankan kegiatan usaha terutama di industri perbankan, tidak hanya ditentukan oleh kinerja operasional dan keuangan yang baik semata, melainkan juga salah satunya didukung dengan penerapan Tata Kelola Perusahaan yang baik atau *Good Corporate Governance* (GCG). Untuk itu, MUFG Bank, Ltd., Kantor Cabang Jakarta secara konsisten mengimplementasikan prinsip-prinsip GCG dalam kegiatan operasional sehari-hari, melalui kebijakan dan peraturan internal yang komprehensif dalam rangka meningkatkan kualitas tata kelola secara berkelanjutan. Penerapan prinsip GCG di lingkungan kerja Bank, akan mampu mendukung pencapaian target bisnis Bank, sehingga semakin menguatkan posisi Bank di dalam persaingan bisnis yang sehat serta pertumbuhan bisnis berkelanjutan.

Implementasi GCG yang berkesinambungan menjadi manifestasi atas penempatan sistem dan fungsi *Corporate Governance* sebagai langkah prioritas Mitsubishi UFJ Financial Group (MUFG), di mana Bank merupakan salah satu grup korporasi keuangan terbesar di dunia. MUFG selaku Perusahaan Induk juga membentuk struktur *Corporate Governance* yang stabil dan terus melakukan perbaikan yang berkelanjutan.

GCG IMPLEMENTATION IN THE BANK

GCG IMPLEMENTATION COMMITMENT

MUFG Bank, Ltd., Jakarta Branch, recognizes that success in conducting business activities—particularly in the banking industry—is not solely determined by strong operational and financial performance, but also significantly supported by the implementation of Good Corporate Governance (GCG). To that end, MUFG Bank, Ltd., Jakarta Branch consistently implements GCG principles in its daily operations through comprehensive internal policies and regulations, as part of its ongoing commitment to enhancing the quality of corporate governance in a sustainable manner. The implementation of GCG principles in the Bank's working environment will be able to support the achievement of the Bank's business targets, thus further strengthening the Bank's position in healthy business competition and sustainable business growth.

The continuous implementation of Good Corporate Governance (GCG) reflects MUFG's prioritization of establishing strong corporate governance systems and functions. This commitment underscores the strategic importance placed by Mitsubishi UFJ Financial Group (MUFG), one of the world's largest financial groups. MUFG as the Parent Company also forms a stable Corporate Governance structure and continues to make continuous improvements.

GCG merupakan salah satu pilar utama dalam konsep pembangunan berkelanjutan, atau *sustainability development*. Penerapan GCG secara menyeluruh diharapkan mampu membentuk fondasi iklim investasi yang sehat. Penerapan GCG di Indonesia telah disusun oleh regulator bersama dengan berbagai pihak yang mana untuk memberikan penegasan yang kuat atas pentingnya hubungan yang harmonis antara entitas usaha dan para pemangku kepentingan.

Bank juga terus berupaya mengintegrasikan aspek keberlanjutan dalam model bisnis korporasi, melibatkan pemangku kepentingan, serta memastikan perlindungan terhadap hak-hak para pemangku kepentingan. Melalui upaya ini, disertai dengan terjalinnya hubungan yang harmonis dengan para pemangku kepentingan, diharapkan akan terbentuk dunia usaha yang menghindari cara-cara menciptakan keuntungan sesaat, dan justru mampu berkontribusi bagi dimensi sosial dan lingkungan di sekitarnya.

Selaras dengan hal tersebut, Bank senantiasa berupaya untuk melindungi kepentingan *stakeholders,* dan meningkatkan kepatuhan terhadap peraturan perundang-undangan yang berlaku serta nilai-nilai etika yang berlaku umum pada industri perbankan. Oleh karenanya, dalam melaksanakan kegiatan usahanya, Bank selalu berpedoman pada prinsip GCG.

Implementasi prinsip GCG terus mengalami perkembangan seiring dengan berkembangnya lingkungan bisnis pada dunia usaha. Penerapan GCG secara umum mencakup sistem pengawasan dan pengendalian yang mendukung etika kerja dan pengambilan keputusan yang bertanggung jawab, mendukung integritas dalam pelaporan keuangan, pengelolaan risiko yang layak, serta hubungan pemangku kepentingan dan Bank yang berlandaskan etika.

LANDASAN PENERAPAN GCG

Bank menerapkan GCG berdasarkan pada beberapa ketentuan, peraturan, serta perundang-undangan yang berlaku, meliputi:

1. Undang-undang Republik Indonesia No. 10 tahun 1998 tentang Perubahan atas Undang-Undang No 7 tahun 1992 tentang Perbankan.
2. Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tentang Penerapan Tata Kelola Bagi Bank Umum.
3. Peraturan Otoritas Jasa Keuangan Republik Indonesia No. 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum.

Good Corporate Governance (GCG) is one of the key pillars in the concept of sustainable development. A comprehensive implementation of GCG is expected to establish a solid foundation for a healthy investment climate. In Indonesia, the implementation of GCG has been developed by regulators in collaboration with various stakeholders, reinforcing the importance of fostering a harmonious relationship between business entities and their stakeholders.

The Bank also continues to strive to integrate sustainability aspects into the corporate business model, involve stakeholders, and ensure protection of stakeholder rights. Through these efforts, accompanied by the establishment of harmonious relationships with stakeholders, it is hoped that a business world will be formed that avoids ways to create short-term profits, and is instead able to contribute to the social and environmental dimensions around it.

In line with this commitment, the Bank consistently strives to safeguard stakeholder interests while enhancing compliance with prevailing laws, regulations, and the ethical standards commonly upheld within the banking industry. Accordingly, the Bank conducts its business activities in strict adherence to Good Corporate Governance (GCG) principles.

The implementation of GCG principles continues to develop along with the development of the business environment in the business world. The implementation of GCG generally includes a monitoring and control system that supports work ethics and responsible decision-making, supports integrity in financial reporting, proper risk management, and stakeholder and Bank relationships based on ethics.

BASIS FOR GCG IMPLEMENTATION

The Bank implements GCG based on several applicable provisions, regulations, and laws, including:

1. Law of the Republic of Indonesia No. 10 of 1998 concerning Amendments to Law No. 7 of 1992 concerning Banking.
2. Financial Services Authority Regulation No. 55/POJK.03/2016 concerning Implementation of Governance for Commercial Banks.
3. Financial Services Authority Regulation of the Republic of Indonesia No. 17 of 2023 concerning Implementation of Governance for Commercial Banks.

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4. Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2014 tentang Penerapan Tata Kelola Terintegrasi bagi Konglomerasi Keuangan.
5. Peraturan Otoritas Jasa Keuangan No. 17/POJK.03/2014 tentang Penerapan Manajemen Risiko Terintegrasi Bagi Konglomerasi Keuangan.
6. Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola Bagi Bank Umum.
7. Peraturan Otoritas Jasa Keuangan No. 1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum.
8. Surat Edaran Otoritas Jasa Keuangan No. 15/SEOJK.03/2015 tentang Penerapan Tata Kelola Terintegrasi Bagi Konglomerasi Keuangan.
9. Peraturan Otoritas Jasa Keuangan No. 37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank.
10. Peraturan Otoritas Jasa Keuangan No. 5/POJK.03/2016 tentang Rencana Bisnis Bank.
11. Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum.

Selain peraturan tersebut di atas, penerapan tata kelola MUFG Bank, Ltd., Kantor Cabang Jakarta juga merujuk kepada berbagai kebijakan berstandar internasional yang ditetapkan oleh Mitsubishi UFJ Financial Group (MUFG) secara grup di tingkat global, di antaranya (namun tidak terbatas pada):

1. Kebijakan Tata Kelola Perusahaan MUFG;
2. Pedoman Tata Perilaku MUFG;
3. Pernyataan Kebijakan Lingkungan MUFG;
4. Kerangka Kebijakan Lingkungan dan Sosial MUFG;
5. Pernyataan Kebijakan Hak Asasi Manusia MUFG; dan
6. Prinsip Sumber Daya Manusia MUFG.

TUJUAN PENERAPAN GCG

Penerapan GCG merupakan suatu struktur dan proses yang digunakan untuk mengarahkan dan mengelola usaha untuk mencapai kemajuan usaha dan akuntabilitas korporasi, dengan tujuan akhir menciptakan nilai korporasi dan kekayaan pemegang saham secara berkelanjutan dengan memerhatikan kepentingan para pemangku kepentingan. Bank menerapkan GCG dengan 2 (dua) tujuan besar; Pertama, memberikan metode pengelolaan organisasi yang akuntabel yang pada akhirnya mampu memperkuat citra entitas usaha secara fundamental; Kedua, membangun hubungan yang berkelanjutan antara entitas usaha dengan

4. Financial Services Authority Regulation No. 18/POJK.03/2014 concerning Implementation of Integrated Governance for Financial Conglomerates.
5. Financial Services Authority Regulation No. 17/POJK.03/2014 concerning the Implementation of Integrated Risk Management for Financial Conglomerates.
6. Financial Services Authority Circular Letter No. 13/SEOJK.03/2017 concerning the Implementation of Governance for Commercial Banks.
7. Financial Services Authority Regulation No. 1/POJK.03/2019 concerning the Implementation of Internal Audit Functions in Commercial Banks.
8. Financial Services Authority Circular Letter No. 15/SEOJK.03/2015 concerning the Implementation of Integrated Governance for Financial Conglomerates.
9. Financial Services Authority Regulation No. 37/POJK.03/2019 concerning Transparency and Publication of Bank Reports.
10. Financial Services Authority Regulation No. 5/POJK.03/2016 concerning Bank Business Plans.
11. Financial Services Authority Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks.

In addition to the aforementioned regulations, the governance practices of MUFG Bank, Ltd., Jakarta Branch also refer to a range of international standard policies established by Mitsubishi UFJ Financial Group (MUFG) at the global level, including but not limited to the following:

1. MUFG Corporate Governance Policy;
2. MUFG Code of Conduct;
3. MUFG Environmental Policy Statement;
4. MUFG Environmental and Social Policy Framework;
5. MUFG Human Rights Policy Statement; and
6. MUFG Human Resources Principles.

OBJECTIVES OF GCG IMPLEMENTATION

The implementation of Good Corporate Governance (GCG) represents a structure and process used to direct and manage business operations in order to achieve business progress and corporate accountability, with the ultimate goal of creating long-term corporate value and shareholder wealth, while taking into account the interests of all stakeholders. The Bank implements GCG with two primary objectives: First, to establish an accountable organizational management framework that fundamentally strengthens the reputation of the business entity; and second, to build sustainable relationships between the business entity and

seluruh pemangku kepentingan, termasuk Pemegang Saham, khususnya melalui keterbukaan informasi.

Di samping itu, dalam rangka mewujudkan Bank yang berdaya saing tinggi dan terus tumbuh, MUFG Bank, Ltd., Kantor Cabang Jakarta mengembangkan struktur dan sistem Tata Kelola Perusahaan sesuai dengan prinsip-prinsip GCG, dengan tujuan:

1. Mendukung perwujudan Misi Perusahaan MUFG yaitu, "Untuk menjadi landasan kekuatan, berkomitmen memenuhi kebutuhan nasabah kami, melayani masyarakat, dan mendorong pertumbuhan bersama dan berkelanjutan untuk dunia yang lebih baik";
2. Mendukung perwujudan Visi Perusahaan MUFG "Menjadi Grup Jasa Keuangan Paling Terpercaya Di Dunia" dengan bekerja sama untuk melampaui harapan nasabah kami, menyediakan dukungan terpercaya dan terus-menerus bagi nasabah, dan mengembangkan dan mengokohkan keberadaan global kami;
3. Menjalankan aktivitas kegiatan usaha yang sesuai di dalam koridor hukum dan peraturan yang berlaku dengan berdasarkan pada prinsip kehati-hatian dalam menjalankan kegiatan usaha;
4. Menyediakan solusi keuangan terbaik demi menjawab kebutuhan nasabah, sesuai dengan kecakapan dan sumber daya yang dimiliki oleh Bank, sesuai dengan tata kelola perusahaan yang baik; dan
5. Turut berkontribusi kepada pembangunan perekonomian dan masyarakat yang jangka panjang dan berkelanjutan (*long-term and sustainable*) di mana Bank beroperasi.

PRINSIP DASAR GCG DAN PENERAPANNYA

MUFG Bank, Ltd., Kantor Cabang Jakarta senantiasa berupaya untuk mematuhi peraturan dan perundang-perundangan yang berlaku, serta ketentuan-ketentuan lainnya terkait penerapan GCG. Bank, secara konsisten dan berkesinambungan terus menerapkan prinsip-prinsip GCG, termasuk berupaya menjalankan Pedoman Umum Governansi Korporat Indonesia (PUGKI) yang diterbitkan pada 2021 oleh Komite Nasional Kebijakan Governansi (KNKG). Prinsip governansi korporat Indonesia berisi hak-hak pemegang saham, pemangku kepentingan dan pemenuhannya, aturan pokok tentang pengelolaan, dan pengawasan atas pengelolaan korporasi di Indonesia, termasuk aspek etika, manajemen risiko, dan pengungkapan.

Sebagaimana yang tertuang dalam PUGKI, prinsip Governansi Korporat Indonesia terdiri dari delapan prinsip yang dibagi dalam tiga kelompok prinsip: (1) tiga prinsip pertama adalah kelompok prinsip yang mengatur fungsi pengurusan dan

all stakeholders, including shareholders, particularly through transparent information disclosure.

In addition, in its efforts to become a highly competitive and continuously growing institution, MUFG Bank, Ltd., Jakarta Branch develops its corporate governance structure and systems in accordance with GCG principles, with the following objectives:

1. Support the realization of MUFG's Corporate Mission, namely, "To be a foundation of strength, committed to meeting the needs of our customers, serving society, and driving shared and sustainable growth for a better world";
2. Support the realization of MUFG's Corporate Vision "To Be The World's Most Trusted Financial Services Group" by working together to exceed our customers' expectations, providing them with reliable and ongoing support, and developing and strengthening our global presence;
3. Carry out business activities in accordance with applicable laws and regulations based on the principle of prudence in conducting business activities;
4. Provide the best financial solutions to meet customer needs, in accordance with the Bank's capabilities and resources, in accordance with good corporate governance; and
5. Contribute to the long-term and sustainable development of the economy and society in which the Bank operates.

BASIC PRINCIPLES OF GCG AND ITS IMPLEMENTATION

MUFG Bank, Ltd., Jakarta Branch Office always strives to comply with applicable laws and regulations, as well as other provisions related to the implementation of GCG. The Bank consistently and continuously continues to implement the principles of GCG, including efforts to implement the General Guidelines for Indonesian Corporate Governance (PUGKI) issued in 2021 by the National Committee for Governance Policy (KNKG). The principles of Indonesian corporate governance contain the rights of shareholders, stakeholders and their fulfillment, basic rules on management, and supervision of corporate management in Indonesia, including aspects of ethics, risk management, and disclosure.

As stated in the PUGKI, the principles of Indonesian Corporate Governance consist of eight principles divided into three groups of principles: (1) the first three principles are groups of principles that regulate the functions of

pengawasan korporasi, yaitu Direksi dan Dewan Komisaris, (2) kelompok prinsip yang mengatur proses dan keluaran yang dihasilkan oleh Direksi dan Dewan Komisaris, (3) kelompok prinsip yang mengatur pemilik sumber daya, yang terutama akan menerima manfaat dari pelaksanaan governansi korporat. Prinsip-prinsip tersebut beserta turunannya dijiwai oleh empat pilar governansi korporat yaitu Etika, Transparansi, Akuntabilitas, dan Keberlanjutan (ETAK). Tercerminnya empat pilar dalam prinsip-prinsip governansi korporat Indonesia akan mendorong terciptanya nilai jangka panjang korporasi.

Lebih lanjut, Bank juga berpegang pada Kebijakan Tata Kelola Perusahaan MUFG Bank (*MUFG Bank Corporate Governance Policies*) yang telah ditetapkan oleh Kantor Pusat Bank sebagai dasar dari pengambilan keputusan Bank.

Tata Kelola Perusahaan

INFRASTRUKTUR DAN SOFT STRUCTURE GCG BANK

INFRASTRUKTUR GCG

Bank memiliki infrastruktur GCG yang mencakup beberapa aspek penting yang berperan untuk mendukung penguatan kontrol dan pengelolaan Bank. Selain Dewan Pengawas yang menjalankan fungsi sebagai Dewan Komisaris, Manajemen Bank yang bertindak sebagai Direksi, infrastruktur GCG Bank terdiri dari organ pendukung yang meliputi Komite Audit, Komite Pemantau Risiko, Komite Manajemen Risiko Pasar dan Likuiditas, Komite Pengendali Risiko Kredit, Komite Kepatuhan, Komite Pengarah Rencana Kelangsungan Bisnis (BCP), Komite Pengarah Teknologi Informasi (TI), Komite Sumber Daya Manusia (SDM), Komite Pengendali Operasi (OCC), Komite Tanggung Jawab Sosial Perusahaan (CSR), serta Satuan Kerja Audit Internal.

Lebih lanjut, Bank juga menjalankan proses audit independen atas laporan keuangan dan laporan lainnya yang dilakukan oleh Audit Eksternal untuk memperkuat kontrol khususnya terkait laporan kinerja Bank. Di samping Komite dan Satuan Kerja, Bank juga memiliki fungsi-fungsi risiko, kepatuhan, dan hukum, melalui departemen-departemen yang relevan serta menjadi bagian dari infrastruktur GCG Bank.

Sebagai sebuah kantor cabang, tata kelola Bank juga turut melibatkan berbagai kantor di tingkat regional dan global, sebagai bagian dari tata kelola grup MUFG secara keseluruhan. Keseluruhan hal ini menjamin komitmen Bank untuk menerapkan tata kelola selaras dengan peraturan dan

corporate management and supervision, namely the Board of Directors and the Board of Commissioners, (2) groups of principles that regulate the processes and outputs produced by the Board of Directors and the Board of Commissioners, (3) groups of principles that regulate resource owners, who will primarily benefit from the implementation of corporate governance. These principles and their derivatives are inspired by the four pillars of corporate governance, namely Ethics, Transparency, Accountability, and Sustainability (ETAK). The reflection of the four pillars in the principles of Indonesian corporate governance will encourage the creation of long-term corporate value.

Furthermore, the Bank also adheres to the MUFG Bank Corporate Governance Policies that have been established by the Bank's Head Office as the basis for the Bank's decision making.

BANK GCG INFRASTRUCTURE AND SOFT STRUCTURE

GCG INFRASTRUCTURE

The Bank has a GCG infrastructure that includes several important aspects that play a role in supporting the strengthening of the Bank's control and management. In addition to the Supervisory Board that functions as the Board of Commissioners, the Bank's Management that acts as the Board of Directors, the Bank's GCG infrastructure consists of supporting organs including the Audit Committee, Risk Monitoring Committee, Market and Liquidity Risk Management Committee, Credit Risk Control Committee, Compliance Committee, Business Continuity Plan (BCP) Steering Committee, Information Technology (IT) Steering Committee, Human Resources (HR) Committee, Operations Control Committee (OCC), Corporate Social Responsibility (CSR) Committee, and Internal Audit Work Unit.

Furthermore, the Bank also carries out an independent audit process on financial statements and other reports conducted by External Audit to strengthen control, especially related to the Bank's performance report. In addition to the Committee and Work Unit, the Bank also has risk, compliance, and legal functions, through relevant departments and is part of the Bank's GCG infrastructure.

As a branch office, the Bank's governance also involves various offices at the regional and global levels, as part of the overall governance of the MUFG group. All of this ensures the Bank's commitment to implementing governance in line with the rules and regulations in force in Indonesia, as well as

ketentuan yang berlaku di Indonesia, serta tata kelola MUFG yang memiliki standar internasional.

SOFT STRUCTURE GCG

Implementasi GCG di lingkungan Bank juga didukung dengan adanya *soft structure* atau perangkat lunak GCG. *Soft structure* GCG Bank terdiri dari berbagai peraturan dan kebijakan yang mengatur lingkup tanggung jawab organ GCG, dan hubungan kerja antar organ GCG; termasuk dengan pemangku kepentingan baik internal maupun eksternal.

Bank telah menyusun, menerapkan serta memperbaharui *soft structure* GCG yang terdiri dari Kebijakan dan Prosedur Operasional, dengan rincian antara lain sebagai berikut:

MUFG's governance that has international standards.

SOFT STRUCTURE GCG

The implementation of GCG in the Bank's environment is also supported by the existence of a soft structure or GCG software. The Bank's GCG soft structure consists of various regulations and policies that regulate the scope of responsibility of GCG organs, and working relationships between GCG organs; including with stakeholders both internal and external.

The Bank has prepared, implemented and updated the GCG soft structure consisting of Operational Policies and Procedures, with details as follows:

Soft Structure GCG GCG Soft Structure	**Penetapan** Determination
Anggaran Dasar Bank Bank Articles of Association	Anggaran dasar Bank mengacu pada *Articles of Incorporation of MUFG Bank,* Ltd. yang telah mengalami amandemen pada 1 April 2018. The Bank's articles of association refer to the Articles of Incorporation of MUFG Bank, Ltd., which have been amended on April 1, 2018.
Izin Usaha Bank Bank Business License	Izin untuk melakukan usaha sebagai Kantor Cabang MUFG Bank, Ltd. di Jakarta berdasar pada Surat Departemen Keuangan Republik Indonesia No. D.15.6.1.5.44 tanggal 24 Agustus 1968, dan telah diubah sesuai Keputusan Deputi Komisioner Pengawas Perbankan I Otoritas Jasa Keuangan No. KEP-4/PB.1/2018 tentang Penetapan Penggunaan Izin Usaha Atas Nama Kantor Cabang the Bank of Tokyo-Mitsubishi UFJ, Ltd. Menjadi Izin Usaha Atas Nama Kantor Cabang MUFG Bank, Ltd. The license to conduct business as a Branch Office of MUFG Bank, Ltd. in Jakarta is based on the Letter of the Ministry of Finance of the Republic of Indonesia No. D.15.6.1.5.44 dated August 24, 1968, and has been amended in accordance with the Decree of the Deputy Commissioner for Banking Supervision I of the Financial Services Authority No. KEP-4/PB.1/2018 concerning the Determination of the Use of a Business License in the Name of the Branch Office of the Bank of Tokyo-Mitsubishi UFJ, Ltd. to Become a Business License in the Name of the Branch Office of MUFG Bank, Ltd.
Panduan Tata Kelola Perusahaan Corporate Governance Guidelines	MUFG secara grup telah menerbitkan Kebijakan Tata Kelola Perusahaan (MUFG *Corporate Governance Policies*) yang menjadi kebijakan dasar bagi seluruh entitas grup. MUFG as a group has issued a Corporate Governance Policy (MUFG Corporate Governance Policies), which is the basic policy for all group entities.
Panduan Perilaku Conduct Guidelines	MUFG secara grup telah menerbitkan revisi dan pemuktahiran atas Panduan Tata Perilaku (MUFG *Code of Conduct*) pada tahun 2019. MUFG as a group has issued a revised and updated MUFG Code of Conduct in 2019.
Piagam Komite Audit Audit Committee Charter	Piagam Komite Audit telah diperbarui, mendapat persetujuan Manajemen, dan diterbitkan pada tahun 2019. The Audit Committee Charter was updated, approved by Management, and issued in 2019.
Piagam Komite Pemantau Risiko Risk Monitoring Committee Charter	Piagam Komite Pemantau Risiko telah diperbarui, mendapat persetujuan Manajemen, dan diterbitkan pada tahun 2024. The Risk Oversight Committee Charter was updated, approved by Management, and issued in 2024.
Piagam Komite Risiko Terintegras Integrated Risk Committee Charter	Piagam Komite Risiko Terintegrasi telah diperbarui, mendapat persetujuan Manajemen, dan diterbitkan pada tahun 2024. The Integrated Risk Committee Charter was updated, approved by Management, and issued in 2024.
Piagam Komite Manajemen Risiko Pasar dan Likuiditas Market and Liquidity Risk Management Committee Charter	Piagam Komite Manajemen Risiko Pasar dan Likuiditas telah diperbarui, mendapat persetujuan Manajemen, dan diterbitkan pada tahun 2025. The Market and Liquidity Risk Management Committee Charter was updated, approved by Management, and issued in 2025.
Piagam Komite Pengendali Risiko Kredit Credit Risk Control Committee Charter	Piagam Komite Pengendali Risiko Kredit telah diperbarui, mendapat persetujuan Manajemen, dan diterbitkan pada tahun 2019. The Credit Risk Management Committee Charter was updated, approved by Management, and issued in 2019.

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Soft Structure GCG GCG Soft Structure	Penetapan Determination
Piagam Komite Kepatuhan Compliance Committee Charter	Piagam Komite Kepatuhan telah diperbarui, mendapat persetujuan Manajemen, dan diterbitkan pada tahun 2022. The Compliance Committee Charter was updated, approved by Management, and issued in 2022.
Piagam Komite Pengarah Perencana Kelangsungan Bisnis Business Continuity Planning Steering Committee Charter	Piagam Komite Pengarah Perencana Kelangsungan Bisnis telah diperbarui, mendapat persetujuan Manajemen, dan diterbitkan pada tahun 2024. The Business Continuity Planning Steering Committee Charter was updated, approved by Management, and issued in 2024.
Piagam Komite Pengarah Teknologi Informasi Information Technology Steering Committee Charter	Piagam Komite Pengarah Teknologi Informasi telah diperbarui, mendapat persetujuan Manajemen, dan diterbitkan pada tahun 2019. The Information Technology Steering Committee Charter was updated, approved by Management, and issued in 2019.
Piagam Komite Sumber Daya Manusia Human Resources Committee Charter	Piagam Komite Sumber Daya Manusia diterbitkan pada tahun 2016. The Human Resources Committee Charter was issued in 2016.
Piagam Komite Operation Control Operation Control Committee Charter	Piagam Komite Operation Control telah diperbarui, mendapat persetujuan Manajemen, dan diterbitkan pada tahun 2019. The Operation Control Committee Charter was updated, approved by Management, and issued in 2019.
Piagam Komite Tanggung Jawab Sosial Perusahaan Corporate Social Responsibility Committee Charter	Piagam Komite Tanggung Jawab Sosial Perusahaan telah diperbarui dan diterbitkan pada tahun 2019. The Corporate Social Responsibility Committee Charter was updated and issued in 2019.
Pedoman Standar Accounting Department Accounting Department Standard Guidelines	Pedoman standar *Accounting Department* telah diperbarui dan mendapat persetujuan Manajemen pada tahun 2024. The Accounting Department Standard Manual was updated and approved by Management in 2024.
Pedoman Standar Deposit Department Deposit Department Standard Guidelines	Pedoman standar *Deposit Department* telah diperbarui dan mendapat persetujuan Manajemen pada tahun 2024. The Deposit Department Standard Manual was updated and approved by Management in 2024.
Pedoman Standar Credit Analyst Department Credit Analyst Department Standard Guidelines	Pedoman standar *Credit Analyst Department* telah diperbarui dan mendapat persetujuan Manajemen pada tahun 2024. The Credit Analyst Department Standard Manual was updated and approved by Management in 2024.
Pedoman Standar Client Link Service Department Client Link Service Department Standard Guidelines	Pedoman standar *Client Link Service Department* telah diperbarui dan mendapat persetujuan Manajemen pada tahun 2024. The Client Link Service Department Standard Manual was updated and approved by Management in 2024.
Pedoman Standar Credit Operation Department Credit Operation Department Standard Guidelines	Pedoman standar *Loan Operation Department* telah diperbarui dan mendapat persetujuan Manajemen pada tahun 2024. The Loan Operation Department Standard Manual was updated and approved by Management in 2024.
Pedoman Standar Compliance Department Compliance Department Standard Guidelines	Pedoman standar *Compliance Department* telah diperbarui dan mendapat persetujuan Manajemen pada tahun 2024. The Compliance Department Standard Manual was updated and approved by Management in 2024.
Pedoman Standar Credit Risk Management Department Credit Risk Management Department Standard	Pedoman standar *Credit Risk Management Department* telah diperbarui dan mendapat persetujuan Manajemen pada tahun 2024. The Credit Risk Management Department Standard Manual was updated and approved by Management in 2024.
Pedoman Standar Global Market Operation Department Global Market Operation Department Standard Guidelines	Pedoman standar *Global Market Operation Department* telah diperbarui dan mendapat persetujuan Manajemen pada tahun 2024. The Global Market Operation Department Standard Manual was updated and approved by Management in 2024.
Pedoman Standar Trade Finance Operation Department Trade Finance Operation Department Standard Guidelines	Pedoman standar *Trade Finance Operation Department* telah diperbarui dan mendapat persetujuan Manajemen pada tahun 2024. The Trade Finance Operation Department standard guideline has been updated and approved by Management in 2024.

Soft Structure GCG GCG Soft Structure	**Penetapan** Determination
Pedoman Standar Investment Banking Development Function Investment Banking Development Function Standard Guidelines	Pedoman standar *Investment Banking Development Function* telah diperbarui dan mendapat persetujuan Manajemen pada tahun 2023. The Investment Banking Development Function standard guideline has been updated and approved by Management in 2023.
Pedoman Standar Know-Your-Customer Department Know-Your-Customer Department Standard Guidelines	Pedoman standar *Know-Your-Customer Department* telah diperbarui dan mendapat persetujuan Manajemen pada tahun 2024. The Know-Your-Customer Department standard guideline has been updated and approved by Management in 2024.
Pedoman Standar Legal Department Legal Department Standard Guidelines	Pedoman standar *Legal Department* telah diperbarui dan mendapat persetujuan Manajemen pada tahun 2024. The Legal Department standard guideline has been updated and approved by Management in 2024.
Pedoman Standar Market Investment & Banking Department Market Investment & Banking Standard Guidelines Department	Pedoman standar Market *Investment & Banking Department* telah diperbarui dan mendapat persetujuan Manajemen pada tahun 2024. The Market Investment & Banking Department standard guideline has been updated and approved by Management in 2024.
Pedoman Standar Global Market Trading Department & Global Market Sales Department Global Market Trading Department & Global Market Sales Department Standard Guidelines	Pedoman standar *Global Market Trading Department & Global Market Sales Department* telah diperbarui dan mendapat persetujuan Manajemen pada tahun 2024. The Global Market Trading Department & Global Market Sales Department standard guideline has been updated and approved by Management in 2024.
Pedoman Standar Operation Planning Department Operation Planning Department Standard Guidelines	Pedoman standar *Operation Planning Department* telah diperbarui dan mendapat persetujuan Manajemen pada tahun 2024. The Operation Planning Department standard guideline has been updated and approved by Management in 2024.
Pedoman Standar Human Resources Department Human Resources Department Standard Guidelines	Pedoman standar *Human Resources Department* telah diperbarui dan mendapat persetujuan Manajemen pada tahun 2024. The Human Resources Department standard guideline has been updated and approved by Management in 2024.
Pedoman Standar Domestic Remittance Department & Foreign Remittance Department Domestic Remittance Department & Foreign Remittance Department Standard Guidelines	Pedoman standar *Domestic Remittance Department & Foreign Remittance Department* telah diperbarui dan mendapat persetujuan Manajemen pada tahun 2024. The Domestic Remittance Department & Foreign Remittance Department standard guideline has been updated and approved by Management in 2024.

PENILAIAN ATAU EVALUASI ATAS PENERAPAN TATA KELOLA PERUSAHAAN BANK

DASAR PENILAIAN DAN METODE

Bank berkomitmen untuk senantiasa mengimplementasikan standar tata kelola yang baik, serta berupaya menerapkan praktik tata kelola terbaik melalui berbagai usaha perbaikan dan peningkatan GCG, serta merujuk pada standar minimal maupun rekomendasi yang harus dipenuhi. Bank melakukan penilaian penerapan GCG secara konsisten setiap tahunnya untuk mengetahui tingkat kecukupan penerapan GCG di lingkungan Bank. Penilaian yang dilakukan oleh Bank menggunakan berbagai acuan standar praktik terbaik (*best practices*) yang berlaku. Bank melakukan penilaian penerapan GCG dengan menggunakan standar praktik-praktik terbaik yang berlaku di Indonesia.

ASSESSMENT OR EVALUATION OF THE IMPLEMENTATION OF BANK CORPORATE GOVERNANCE

ASSESSMENT BASIS AND METHODS

The Bank is committed to continuously implementing good governance standards, and strives to implement best governance practices through various efforts to improve and enhance GCG, and refers to the minimum standards and recommendations that must be met. The Bank consistently assesses the implementation of GCG every year to determine the level of adequacy of GCG implementation in the Bank's environment. The assessment carried out by the Bank uses various references to applicable best practice standards. The Bank assesses the implementation of GCG using the best practice standards applicable in Indonesia.

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Selaras dengan Peraturan Otoritas Jasa Keuangan (POJK) No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum, Bank wajib menyusun laporan pelaksanaan tata kelola pada setiap akhir tahun buku serta melakukan penilaian sendiri atas penerapan Tata Kelola yang Baik pada Bank paling sedikit 2 (dua) kali dalam 1 (satu) tahun. Kemudian, sejalan dengan Peraturan Otoritas Jasa Keuangan (POJK) No. 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum, yang diimplementasikan melalui Surat Edaran Otoritas Jasa Keuangan (SEOJK) No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum, Bank melakukan penilaian sendiri terhadap tata kelola perusahaan yang baik yang mencakup 11 (sebelas) faktor penilaian uji mandiri, yaitu:

- Pelaksanaan tugas dan tanggung jawab Direksi;
- Pelaksanaan tugas dan tanggung jawab Dewan Komisaris;
- Kelengkapan dan pelaksanaan tugas komite;
- Penanganan benturan kepentingan;
- Penerapan fungsi kepatuhan;
- Penerapan fungsi audit internal;
- Penerapan fungsi audit eksternal;
- Penerapan manajemen risiko termasuk sistem pengendalian internal;
- Penyediaan dana kepada pihak terkait (*related party*) dan penyediaan dana besar (*large exposure*);
- Transparansi kondisi keuangan dan non-keuangan bank, laporan pelaksanaan tata kelola dan pelaporan internal; dan
- Rencana strategis bank.

Selain itu, sesuai dengan POJK No. 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum, sebagaimana diimplementasikan melalui SEOJK No. 14/SEOJK.03/2017, Bank juga melakukan penilaian sendiri terhadap tingkat kesehatan Bank, dengan hasil uji mandiri tata kelola perusahaan menjadi salah satu komponen penilaiannya. Seluruh hasil uji mandiri di atas dilaporkan kepada OJK secara periodik.

HASIL PENILAIAN SENDIRI

Bank telah menyampaikan Laporan Tata Kelola Individual untuk periode 31 Desember 2024 pada tanggal 31 Januari 2025 dengan Penilaian Peringkat Dua (2), melalui SIPENA.

In line with the Financial Services Authority Regulation (POJK) No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks, the Bank is required to prepare a report on the implementation of governance at the end of each financial year and conduct a self-assessment of the implementation of Good Governance at the Bank at least 2 (two) times in 1 (one) year. Then, in line with the Financial Services Authority Regulation (POJK) No. 55/POJK.03/2016 concerning the Implementation of Governance for Commercial Banks, which is implemented through the Financial Services Authority Circular Letter (SEOJK) No. 13/SEOJK.03/2017 concerning the Implementation of Governance for Commercial Banks, Banks conduct self-assessments of good corporate governance, which include 11 (eleven) self-test assessment factors, namely:

- Implementation of the duties and responsibilities of the Board of Directors;
- Implementation of the duties and responsibilities of the Board of Commissioners;
- Completeness and implementation of committee duties;
- Handling of conflicts of interest;
- Implementation of compliance functions;
- Implementation of internal audit functions;
- Implementation of external audit functions;
- Implementation of risk management including internal control systems;
- Provision of funds to related parties and provision of large exposure funds;
- Transparency of the Bank's financial and non-financial conditions, reports on the implementation of governance and internal reporting; and
- Bank's strategic plan.

In addition, in accordance with POJK No. 4/POJK.03/2016 concerning the Assessment of the Health Level of Commercial Banks, as implemented through SEOJK No. 14/SEOJK.03/2017, the Bank also conducts its own assessment of the Bank's health level, with the results of the corporate governance self-test being one of the assessment components. All of the above self-test results are reported to the OJK periodically.

SELF-ASSESSMENT RESULTS

The Bank has submitted an Individual Governance Report for the period December 31, 2024 on January 31, 2025 with a Rating of Two (2), through SIPENA.

Hasil Uji Mandiri Tata Kelola Perusahaan MUFG Bank, Ltd., Kantor Cabang Jakarta per 31 Desember 2024 MUFG Bank, Ltd., Jakarta Branch Independent Corporate Governance Test Results as of December 31, 2024	
(Kategori/Peringkat) 2 Category/Rating) 2	Berdasarkan hasil penilaian 11 aspek tata kelola secara individu, kami menyimpulkan bahwa secara umum peringkat tata kelola Bank adalah 2 (bagus). Peringkat ini ditetapkan dengan mempertimbangkan bahwa Bank telah menjalankan aspek-aspek tata kelola tersebut, dengan mengupayakan perbaikan antara lain dari sisi Struktur Tata Kelola dan Proses Tata Kelola untuk periode berikutnya. (Based on the assessment results of 11 individual governance aspects, we conclude that the Bank's overall governance rating is 2 (good). This rating was determined by considering that the Bank has implemented these governance aspects, by seeking improvements, among others, in terms of Governance Structure and Governance Process for the following period.

STRUKTUR ORGAN TATA KELOLA PERUSAHAAN

Bank menganut sistem pengelolaan dengan model 2 (dua) badan atau *two-tier system*, yaitu Dewan Pengawas dan Manajemen Bank dengan kewenangan dan tanggung jawab yang jelas, selaras dengan fungsinya masing-masing sebagaimana diamanahkan dalam peraturan dan perundang-undangan serta Anggaran Dasar Bank.

1. Dewan Pengawas merupakan organ Bank yang bertugas melakukan pengawasan secara umum dan/atau khusus sesuai dengan Anggaran Dasar serta memberi nasihat kepada Direksi.
2. Manajemen merupakan organ Bank yang berwenang dan bertanggung jawab penuh atas pengurusan Bank untuk kepentingan Bank, sesuai dengan maksud dan tujuan Bank serta mewakili Bank, baik di dalam maupun di luar pengadilan sesuai dengan ketentuan Anggaran Dasar.

DEWAN PENGAWAS

MUFG Bank, Ltd., Kantor Cabang Jakarta, merupakan kantor cabang dari MUFG Bank, Ltd., yang berkantor pusat di Jepang, di mana seluruh saham (100,0%) MUFG Bank dimiliki oleh Mitsubishi UFJ Financial Group, Inc. (MUFG). Sebagai kantor cabang dari MUFG Bank, Ltd., Jepang, Bank menjadi bagian dari Mitsubishi UFJ Financial Group, Inc. (MUFG) yang memiliki entitas anak dan perusahaan afiliasi di seluruh dunia.

MUFG Bank, Ltd., Kantor Cabang Jakarta, tidak menyelenggarakan Rapat Umum Pemegang Saham (RUPS) secara mandiri di Indonesia karena sifatnya hanya kantor cabang. RUPS hanya dilakukan oleh Mitsubishi UFJ Financial Group, Inc. (MUFG) setiap tahun dengan berkedudukan di luar negeri, di mana hasil RUPS tersebut berlaku untuk entitas anak dan perusahaan afiliasi yang tersebar di seluruh dunia.

Dewan Pengawas adalah organ Bank yang bertugas dan bertanggung jawab secara kolektif untuk melakukan pengawasan dan memberikan nasihat kepada Manajemen secara independen terkait dengan pelaksanaan tugas dan

CORPORATE GOVERNANCE ORGAN STRUCTURE

The Bank adopts a management system with a 2 (two) body model or two-tier system, namely the Supervisory Board and Bank Management with clear authority and responsibility, in line with their respective functions as mandated in the regulations and laws and the Bank's Articles of Association.

1. The Supervisory Board is the Bank's organ tasked with carrying out general and/or specific supervision in accordance with the Articles of Association and providing advice to the Board of Directors.
2. Management is the Bank's organ that has the authority and full responsibility for managing the Bank for the interests of the Bank, in accordance with the Bank's intent and objectives and representing the Bank, both inside and outside the court in accordance with the provisions of the Articles of Association.

SUPERVISORY BOARD

MUFG Bank, Ltd., Jakarta Branch Office, is a branch office of MUFG Bank, Ltd., headquartered in Japan, where all shares (100.0%) of MUFG Bank are owned by Mitsubishi UFJ Financial Group, Inc. (MUFG). As a branch office of MUFG Bank, Ltd., Japan, the Bank is part of Mitsubishi UFJ Financial Group, Inc. (MUFG), which has subsidiaries and affiliated companies worldwide.

MUFG Bank, Ltd., Jakarta Branch Office, does not hold an independent General Meeting of Shareholders (GMS) in Indonesia because it is only a branch office. The GMS is only held by Mitsubishi UFJ Financial Group, Inc. (MUFG) every year with its domicile overseas, where the results of the GMS apply to subsidiaries and affiliated companies spread throughout the world.

The Supervisory Board is the Bank's organ that is tasked and collectively responsible for supervising and providing advice to Management independently regarding the implementation of Management's duties and responsibilities

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tanggung jawab Manajemen dalam mengelola Bank. Dewan Pengawas juga memastikan bahwa Bank telah melaksanakan Tata Kelola dengan baik dan berkesinambungan.

Dewan Pengawas memantau efektivitas kebijakan Bank, kinerja, dan proses pengambilan keputusan oleh Manajemen secara berkelanjutan, termasuk pelaksanaan strategi untuk memenuhi harapan para Manajemen, pemegang saham dan pemangku kepentingan lainnya. Dewan Pengawas juga mengevaluasi dan menyetujui atau mengawasi rencana bisnis Bank yang disusun Manajemen.

DASAR HUKUM FUNGSI DEWAN PENGAWAS

Bank tidak memiliki struktur Dewan Komisaris sebagaimana halnya struktur yang ada di bank-bank lokal pada umumnya karena status Bank sebagai kantor cabang bank asing. Pada tanggal 8 September 2010, Bank telah mendapatkan surat persetujuan dari Bank Indonesia dengan No.12/III/DPB2/TPB2-5 tentang fungsi Dewan Komisaris yang dilaksanakan oleh *Planning Division for Asia and Oceania* (sekarang berganti nama menjadi *Planning Office for Asia* atau POA) di Kantor Pusat, yang melakukan pengawasan terhadap Bank. POA melakukan kontrol dan memantau kegiatan Bank termasuk memberikan arahan, rekomendasi dan saran, jika diperlukan.

Bank telah melakukan perubahan atas struktur Dewan Pengawas untuk mencakup susunan keanggotaan yang tercantum dalam bagian ini. Hal ini selaras dengan keputusan Bank yang telah diinformasikan kepada Otoritas Jasa Keuangan melalui surat No. 443/ComDir/ MUFG/2019/PD tanggal 21 November 2019 tentang Permohonan Perubahan Struktur Anggota Dewan Komisaris MUFG Bank Cabang Jakarta.

MASA JABATAN DEWAN PENGAWAS

Masa jabatan anggota Dewan Pengawas melekat kepada masa jabatan fungsional/struktural yang dipegang masing-masing anggota. Dengan demikian, anggota Dewan Pengawas akan mengalami pergantian saat terjadi pergantian pada jabatan fungsional/struktural terkait yang dipegang masing-masing anggota tersebut.

KOMPOSISI DAN SUSUNAN KEANGGOTAAN DEWAN PENGAWAS TAHUN 2024

Komposisi dan jumlah anggota Dewan Pengawas per 31 Desember 2024 sebagai berikut:

in managing the Bank. The Supervisory Board also ensures that the Bank has implemented Good Corporate Governance properly and sustainably.

The Supervisory Board monitors the effectiveness of the Bank's policies, performance, and decision-making processes by Management on an ongoing basis, including the implementation of strategies to meet the expectations of Management, shareholders and other stakeholders. The Supervisory Board also evaluates and approves or supervises the Bank's business plan prepared by Management.

LEGAL BASIS FOR THE FUNCTION OF THE SUPERVISORY BOARD

The Bank does not have a Board of Commissioners structure as is the case with local banks in general due to the Bank's status as a branch office of a foreign bank. On September 8, 2010, the Bank received a letter of approval from Bank Indonesia with No.12/III/DPB2/TPB2-5 regarding the function of the Board of Commissioners carried out by the Planning Division for Asia and Oceania (now renamed Planning Office for Asia or POA) at the Head Office, which supervises the Bank. POA controls and monitors the Bank's activities including providing direction, recommendations and suggestions, if necessary.

The Bank has made changes to the structure of the Supervisory Board to include the membership composition listed in this section. This is in line with the Bank's decision, which has been informed to the Financial Services Authority through letter No. 443/ComDir/MUFG/2019/PD dated November 21, 2019 regarding the Request for Changes to the Structure of Members of the Board of Commissioners of MUFG Bank, Jakarta Branch.

TERM OF OFFICE OF THE SUPERVISORY BOARD

The term of office of the members of the Supervisory Board is attached to the term of office of the functional/structural held by each member. Thus, the members of the Supervisory Board will change when there is a change in the related functional/structural position held by each member.

COMPOSITION AND COMPOSITION OF THE MEMBERSHIP OF THE SUPERVISORY BOARD IN 2024

The composition and number of members of the supervisory board as of december 31, 2024 are as follows:

Nama Name	Jabatan Position	Dasar Pengangkatan Legal Basis Appointment
Yutaka Fujishiro	Anggota Member	Sebagai *Head of Planning Office for Asia,* MUFG Bank, Ltd. (mewakili *Planning Office for Asia*) As Head of Planning Office for Asia, MUFG Bank, Ltd. (representing Planning Office for Asia)
Yasuhiko Togo	Anggota Member	Sebagai *Head of Risk Management Office for Asia,* MUFG Bank, Ltd. (mewakili *Risk Management Office for Asia*) As Head of Risk Management Office for Asia, MUFG Bank, Ltd. (representing the Risk Management Office for Asia)
Andre Painchaud	Anggota Member	Sebagai *Head of Internal Audit Office for Asia*, MUFG Bank, Ltd. (mewakili *Internal Audit Office for Asia*) As Head of Internal Audit Office for Asia, MUFG Bank, Ltd. (representing the Internal Audit Office for Asia)
Christopher Mark Davies	Anggota Member	Sebagai *Regional Chief Compliance Officer,* MUFG Bank, Ltd. (mewakili *Compliance Office for Asia*) As Regional Chief Compliance Officer, MUFG Bank, Ltd. (representing the Compliance Office for Asia)

Profil seluruh anggota Dewan Pengawas dapat dilihat pada bab Profil Perusahaan pada Laporan Tahunan ini.

KRITERIA DAN PERSYARATAN DEWAN PENGAWAS

Anggota Dewan Pengawas terdiri dari wakil-wakil departemen berikut:
- Planning Office for Asia (POA),
- Risk Management Office for Asia (ARMO),
- Asian Compliance Office (ACO) dan/atau Financial Crime Office for Asia (FCOA), dan

PEDOMAN DAN TATA TERTIB KERJA DEWAN PENGAWAS

Dewan Pengawas telah dilengkapi dengan tata tertib kerja Dewan Pengawas dalam menjalankan tugas dan tanggung jawab, sebagaimana yang tercantum dalam Piagam Pertemuan dengan Dewan Pengawas (*Charter of Meeting with Supervisory Board*). Piagam Dewan Pengawas mencakup:
- Tujuan pertemuan dengan Dewan Pengawas;
- Kuorum pertemuan dengan Dewan Pengawas;
- Frekuensi pertemuan dengan Dewan Pengawas;
- Agenda pertemuan dengan Dewan Pengawas; dan
- Pelaporan pertemuan dengan Dewan Pengawas.

Tata tertib kerja Dewan Pengawas selaras dengan Piagam Pertemuan dengan Dewan Pengawas, adalah sebagai berikut:
- Anggota Dewan Pengawas adalah wakil-wakil dari Planning Office for Asia (POA), Asian Compliance Office (ACO) dan/atau Financial Crime Office for Asia (FCOA), Risk Management Office for Asia (ARMO), dan Internal Audit Office for Asia (AIAO);

Profiles of all members of the Supervisory Board can be seen in the Company Profile chapter of this Annual Report.

CRITERIA AND REQUIREMENTS FOR THE SUPERVISORY BOARD

Members of the Supervisory Board consist of representatives from the following departments:
- Planning Office for Asia (POA),
- Risk Management Office for Asia (ARMO),
- Asian Compliance Office (ACO) and/or Financial Crime Office for Asia (FCOA), and

GUIDELINES AND RULES FOR WORKING OF THE SUPERVISORY BOARD

The Supervisory Board has been equipped with rules of procedure for the Supervisory Board in carrying out its duties and responsibilities, as stated in the Charter of Meeting with the Supervisory Board. The Charter of the Supervisory Board includes:

- Purpose of meetings with the Supervisory Board;
- Quorum for meetings with the Supervisory Board;
- Frequency of meetings with the Supervisory Board;
- Agenda for meetings with the Supervisory Board; and
- Reporting of meetings with the Supervisory Board.

The working procedures of the Supervisory Board are in line with the Meeting Charter with the Supervisory Board, as follows:
- Members of the Supervisory Board are representatives from the Planning Office for Asia (POA), Asian Compliance Office (ACO) and/or Financial Crime Office for Asia (FCOA), Risk Management Office for Asia (ARMO), and Internal Audit Office for Asia (AIAO);

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- Pertemuan Dewan Pengawas dan Manajemen Bank dilakukan untuk:
  1. Pelaporan dari Manajemen kepada Dewan Pengawas mengenai aktivitas kegiatan usaha Bank dan isu-isu terkait;
  2. Dewan Pengawas memberikan masukan kepada Manajemen Bank;
- Kuorum dari pertemuan dengan Dewan Pengawas mencakup:
  1. Anggota Dewan Pengawas;
  2. Executive Officer, Country Head of Indonesia;
  3. Head of Compliance for Indonesia;
  4. Satuan Kerja Audit Internal (SKAI);
  5. Mayoritas Manajemen
- Pertemuan dengan Dewan Pengawas dilakukan secara rutin setiap 4 (empat) bulan sekali;
- Jika pertemuan secara tatap muka langsung tidak dimungkinkan, anggota Dewan Pengawas dapat menghadiri pertemuan melalui telekonferensi; dan
- Agenda pertemuan dengan Dewan Pengawas adalah untuk melaporkan kinerja usaha, kendali internal, kepatuhan, kejahatan finansial, audit internal, profil risiko, dan isu-isu lain Kantor Cabang Jakarta.

TUGAS, KEWAJIBAN DAN WEWENANG DEWAN PENGAWAS

Tugas, kewajiban, dan wewenang Dewan Pengawas Bank adalah sebagai berikut:

1. Melaksanakan tugas, kewenangan, dan tanggung jawab dengan itikad baik dan prinsip kehati-hatian;
2. Memastikan terselenggaranya pelaksanaan tata kelola Bank dalam segala kegiatan usaha pada seluruh tingkatan organisasi;
3. Melakukan pengawasan terhadap pelaksanaan tugas dan tanggung jawab Direksi, serta memberikan nasihat kepada Direksi;
4. Dalam menjalankan fungsi pengawasan, Dewan Pengawas wajib untuk mengarahkan, memantau, dan mengevaluasi implementasi *Governance, Risk and Compliance* (GRC) terintegrasi serta kebijakan strategi Bank sesuai dengan ketentuan peraturan perundang-undangan;
5. Tidak terlibat dalam pengambilan keputusan kegiatan operasional Bank, kecuali yang ditetapkan sebagai berikut:
   - Hal-hal lain di luar ruang lingkup kewenangan Country Head of Indonesia, sebagaimana diatur dalam prosedur dan aturan standar MUFG Bank Ltd; dan

- Meetings of the Supervisory Board and Bank Management are held for:
  1. Reporting from Management to the Supervisory Board regarding the Bank's business activities and related issues;
  2. The Supervisory Board provides input to Bank Management;
- The quorum for meetings with the Supervisory Board includes:
  1. Members of the Supervisory Board;
  2. Executive Officer, Country Head of Indonesia;
  3. Head of Compliance for Indonesia;
  4. Internal Audit Work Unit (SKAI);
  5. Majority of Management
- Meetings with the Supervisory Board are held routinely every 4 (four) months;
- If a face-to-face meeting is not possible, members of the Supervisory Board may attend the meeting via teleconference; and
- The agenda of the meeting with the Supervisory Board is to report on business performance, internal control, compliance, financial crimes, internal audit, risk profile, and other issues of the Jakarta Branch Office.

DUTIES, OBLIGATIONS AND AUTHORITIES OF THE SUPERVISORY BOARD

The duties, obligations, and authorities of the Bank's Supervisory Board are as follows:

1. Carry out duties, authorities, and responsibilities in good faith and with the principle of prudence;
2. Ensure the implementation of the Bank's governance in all business activities at all levels of the organization;
3. Supervise the implementation of the Board of Directors' duties and responsibilities, and provide advice to the Board of Directors;
4. In carrying out its supervisory function, the Supervisory Board is required to direct, monitor, and evaluate the implementation of integrated Governance, Risk and Compliance (GRC) and the Bank's strategic policies in accordance with the provisions of laws and regulations;
5. Not involved in decision-making on the Bank's operational activities, except as stipulated as follows:
   - Other matters outside the scope of authority of the Country Head of Indonesia, as stipulated in the standard procedures and rules of MUFG Bank Ltd; and

- Fasilitas yang diberikan kepada pihak terkait sebagaimana diatur oleh Otoritas Jasa Keuangan mengenai Batas Pinjaman Hukum dan penyediaan dana besar untuk bank umum;

6. Memastikan bahwa Direksi telah melakukan tindakan tindak lanjut sebagaimana diperlukan berdasarkan temuan dan rekomendasi audit dari Satuan Kerja Audit Internal (SKAI), Kantor Pusat Divisi Audit Internal dan Pemeriksaan Kredit MUFG, auditor eksternal, hasil pengawasan dari Otoritas Jasa Keuangan dan/atau otoritas lainnya;
   - Menginformasikan ke OJK selambat-lambatnya 5 (lima) hari kerja pada tanggal temuan yang relevan dari salah satu hal berikut:
     i. Pelanggaran peraturan perundang-undangan keuangan dan perbankan;
     ii. Keadaan atau perkiraan keadaan yang dapat membahayakan kelangsungan usaha Bank;
7. Menyediakan waktu yang cukup untuk melaksanakan tugas dan tanggung jawab secara optimal;
8. Mengarahkan, menyetujui, dan mengevaluasi kebijakan manajemen risiko yang terintegrasi;
9. Mengevaluasi pelaksanaan kebijakan manajemen risiko yang terintegrasi oleh Jajaran Direksi;
10. Mengevaluasi kebijakan manajemen risiko yang terintegrasi setidaknya satu kali dalam satu tahun atau setiap saat jika terdapat faktor-faktor yang berubah yang memberikan dampak yang signifikan terhadap aktivitas bisnis dari konglomerasi keuangan;
11. Mengawasi pelaksanaan tata Kelola pada masing-masing Entitas sesuai dengan pedoman terintegrasi;
12. Mengawasi pelaksanaan peran dan tanggung jawab Direksi Entitas Utama, serta memberikan arahan atau saran kepada Direksi Entitas Utama atas penerapan Pedoman Tata Kelola yang terintegrasi;
13. Mengevaluasi pedoman tata Kelola terintegarasi dan mengarahkan perbaikan;
14. Melaksanakan pertemuan secara periodik untuk membahas isu-isu strategis dan/atau evaluasi kinerja Bank;
15. Melakukan evaluasi kinerja komite-komite, termasuk Komite Audit, Komite Pemantau Risiko dan Komite Remunerasi dan Nominasi, sekurang-kurangnya sekali pada akhir tahun fiskal; serta
16. Wajib menjaga segala data dan informasi terkait Bank yang disampaikan oleh Direksi.

- Facilities provided to related parties as stipulated by the Financial Services Authority regarding Legal Loan Limits and the provision of large funds for commercial banks;

6. Ensure that the Board of Directors has taken follow-up actions as necessary based on audit findings and recommendations from the Internal Audit Work Unit (SKAI), the Head Office of the Internal Audit and Credit Examination Division of MUFG, external auditors, supervision results from the Financial Services Authority and/or other authorities;
   - Inform the OJK no later than 5 (five) working days on the date of the relevant findings of any of the following:
     i. Violation of financial and banking laws and regulations;
     ii. Circumstances or estimated circumstances that may endanger the continuity of the Bank's business;
7. Provide sufficient time to carry out duties and responsibilities optimally;
8. Direct, approve, and evaluate integrated risk management policies;
9. Evaluate the implementation of integrated risk management policies by the Board of Directors;
10. Evaluate the integrated risk management policy at least once a year or at any time if there are changing factors that have a significant impact on the business activities of the financial conglomerate;
11. Supervise the implementation of Governance in each Entity in accordance with the integrated guidelines;
12. Supervise the implementation of the roles and responsibilities of the Main Entity's Board of Directors, and provide direction or advice to the Main Entity's Board of Directors on the implementation of the integrated Governance Guidelines;
13. Evaluate the integrated Governance guidelines and direct improvements;
14. Conduct periodic meetings to discuss strategic issues and/or evaluate the Bank's performance;
15. Conduct performance evaluations of committees, including the Audit Committee, Risk Monitoring Committee and Remuneration and Nomination Committee, at least once at the end of the fiscal year; and
16. Must maintain all data and information related to the Bank submitted by the Board of Directors.

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PENINGKATAN KOMPETENSI DEWAN PENGAWAS

Selama tahun 2024, Dewan Pengawas mengikuti berbagai pelatihan wajib baik secara daring maupun tatap muka, serta melakukan pengembangan diri secara mandiri dengan mengikuti pelatihan-pelatihan maupun seminar sesuai bidangnya masing-masing.

MANAJEMEN

Manajemen Bank bertindak sebagai Direksi di MUFG Bank, Ltd., Kantor Cabang Jakarta, yang bertanggung jawab penuh atas kegiatan operasional Bank sehari-hari. Manajemen mengelola Bank berdasarkan pada Pedoman Tata Perilaku MUFG (MUFG *Code of Conduct*) yang diterbitkan oleh perusahaan induk Bank (MUFG), pada *Standard Procedures* (*Overseas*) "*Common Rules*" for MUFG *Overseas*, sekaligus pada Surat Kuasa dari Kantor Pusat. Secara berkala, Manajemen menyampaikan laporan kepada Dewan Pengawas, khususnya berkaitan dengan kinerja Bank.

DASAR HUKUM PENGANGKATAN MANAJEMEN

Manajemen Kantor Cabang Jakarta diangkat dengan mempertimbangkan ketentuan yang terkandung di dalam Peraturan Otoritas Jasa Keuangan (POJK) No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum dan Surat Edaran Otoritas Jasa Keuangan (SEOJK) No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum. Manajemen juga telah lulus uji kelayakan dan kepatutan sesuai dengan Peraturan Bank Indonesia No. 12/23/PBI/2010 tentang Uji Kemampuan dan Kepatutan dan POJK No. 34/POJK.03/2018 tentang Penilaian Kembali bagi Pihak Utama Lembaga Jasa Keuangan.

KOMPOSISI DAN SUSUNAN MANAJEMEN TAHUN 2024 [GRI 2-9]

Komposisi Direksi atau Manajemen Bank terdiri dari 1 (satu) *Executive Officer* yang bertindak sebagai kepala operasi Bank di Indonesia (*Country Head*), dan 7 (tujuh) Direksi yang mengepalai fungsi tertentu. Susunan dan komposisi Manajemen Bank per 31 Desember 2024 adalah sebagai berikut:

IMPROVING THE COMPETENCY OF THE SUPERVISORY BOARD

During 2024, the Supervisory Board will participate in various mandatory trainings, both online and face-to-face, and will independently develop themselves by participating in trainings and seminars in their respective fields.

MANAGEMENT

The Bank's Management acts as the Board of Directors at MUFG Bank, Ltd., Jakarta Branch Office, which is fully responsible for the Bank's daily operational activities. Management manages the Bank based on the MUFG Code of Conduct issued by the Bank's parent company (MUFG), the Standard Procedures (Overseas) "Common Rules" for MUFG Overseas, as well as the Power of Attorney from the Head Office. Periodically, Management submits reports to the Supervisory Board, especially regarding the Bank's performance.

LEGAL BASIS FOR MANAGEMENT APPOINTMENT

The management of the Jakarta Branch Office was appointed by considering the provisions contained in the Financial Services Authority Regulation (POJK) No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks and the Financial Services Authority Circular Letter (SEOJK) No. 13/SEOJK.03/2017 concerning the Implementation of Governance for Commercial Banks. The management has also passed the fit and proper test in accordance with Bank Indonesia Regulation No. 12/23/PBI/2010 concerning the Fit and Proper Test and POJK No. 34/POJK.03/2018 concerning Reassessment for the Main Parties of Financial Services Institutions.

COMPOSITION AND COMPOSITION OF MANAGEMENT IN 2024 [GRI 2-9]

The composition of the Board of Directors or Management of the Bank consists of 1 (one) Executive Officer who acts as the head of the Bank's operations in Indonesia (Country Head), and 7 (seven) Directors who head certain functions. The composition and composition of the Bank's Management as of December 31, 2024 is as follows:

Nama Name	**Jabatan** Position	**Dasar Pengangkatan** Legal Basis of Appointment
Kazushige Nakajima	Executive Officer, Country Head of Indonesia	Disetujui Otoritas Jasa Keuangan melalui Surat Otoritas Jasa Keuangan No. KEP56/D.03/2022 tanggal 14 April 2022 Approved by the Financial Services Authority through the Financial Services Authority Letter No. KEP56/D.03/2022 dated April 14, 2022

Nama Name	Jabatan Position	Dasar Pengangkatan Legal Basis of Appointment
Michiyasu Yatabe	Managing Director, Head of Internal Control for Indonesia	Disetujui Otoritas Jasa Keuangan melalui Surat Otoritas Jasa Keuangan No. KEP105/D.03/2022 tanggal 6 Juli 2022 Approved by the Financial Services Authority through the Financial Services Authority Letter No. KEP105/D.03/2022 dated July 6, 2022
Tadanobu Hirano	Managing Director, Deputy Head of Japanese Corporate Banking for Indonesia	Disetujui Otoritas Jasa Keuangan melalui Surat Otoritas Jasa Keuangan No. KEP104/D.03/2022 tanggal 6 Juli 2022 Approved by the Financial Services Authority through the Financial Services Authority Letter No. KEP104/D.03/2022 dated July 6, 2022
Dadi Arief Darmawan	Managing Director, Head of HR & Banking Operation for Indonesia	Disetujui Otoritas Jasa Keuangan melalui Surat Otoritas Jasa Keuangan No. SR181/D.03/2015 tanggal 2 Oktober 2015 Approved by the Financial Services Authority through the Financial Services Authority Letter No. SR181/D.03/2015 dated October 2, 2015
Indro Tri Sutanto	Managing Director, Head of Compliance for Indonesia	Disetujui Otoritas Jasa Keuangan melalui melalui Surat Otoritas Jasa Keuangan No. KEPR-159/D.03/2023 tanggal 1 Desember 2023 Approved by the Financial Services Authority through the Financial Services Authority Letter No. KEPR-159/D.03/2023 dated December 1, 2023
Yuki Hayashi	Managing Director, Head of Corporate Investment Banking & Products for Indonesia	Disetujui Otoritas Jasa Keuangan melalui Surat Otoritas Jasa Keuangan No. KEP66/D.03/2021 tanggal 7 Mei 2021 Approved by the Financial Services Authority through the Financial Services Authority Letter No. KEP66/D.03/2021 dated May 7, 2021
Mahendra Rendiantama	Managing Director, Head of Risk Management for Indonesia	Disetujui Otoritas Jasa Keuangan melalui Surat Otoritas Jasa Keuangan No. Kep57/D.03/2022 tanggal 14 April 2022 Approved by the Financial Services Authority through the Financial Services Authority Letter No. Kep57/D.03/2022 dated April 14, 2022
M. Michael Sugirin	Managing Director, Head of Global Corporate and Institutional Banking for Indonesia	Disetujui Otoritas Jasa Keuangan melalui Surat Otoritas Jasa Keuangan No. KEPR-44/D.03/2024 tanggal 2 Juli 2024 Approved by the Financial Services Authority through the Financial Services Authority Letter No. KEPR-44/D.03/2024 dated July 2, 2024

Profil seluruh anggota Manajemen Bank dapat dilihat pada bab Profil Perusahaan dalam Laporan Tahunan ini.

KRITERIA DAN PERSYARATAN MANAJEMEN

Manajemen Kantor Cabang Jakarta diangkat dengan mempertimbangkan kriteria-kriteria yang selaras dengan ketentuan yang berlaku, sebagai berikut:

- Anggota Manajemen berdomisili di Indonesia;
- Anggota Manajemen memiliki pengalaman sekurang-kurangnya 5 (lima) tahun di bidang operasional sebagai Pejabat Eksekutif Bank;
- Anggota Manajemen dilarang merangkap jabatan:
  - sebagai anggota Direksi, anggota Dewan Komisaris, atau Pejabat Eksekutif pada Bank, perusahaan, dan/atau lembaga lain

The profile of all members of the Bank's Management can be seen in the Company Profile chapter in this Annual Report.

MANAGEMENT CRITERIA AND REQUIREMENTS

The Management of the Jakarta Branch Office is appointed by considering the criteria that are in line with the applicable provisions, as follows:

- The Board of Management is domiciled in Indonesia;
- The Board of Management has at least 5 (five) years of experience in the operational field as Bank Executive Officers;
- The Board of Management is prohibited from holding concurrent positions:
  - as the Board of Directors, the Board of Commissioners, or Executive Officers at other Banks, companies, and/or institutions

- pada bidang tugas fungsional pada Lembaga keuangan bank dan/atau lembaga keuangan bukan bank yang berkududukan di dalam maupun di luar negeri; dan
- pada jabatan lain yang dapat menimbulkan benturan kepentingan dalam pelaksanaan tugas sebagai anggota Manajemen; dan/atau pada jabatan lain sesuai dengan ketentuan peraturan perundang-undangan.
- Anggota Manajemen secara sendiri-sendiri maupun bersama-sama tidak memiliki saham melebihi 25% (dua puluh lima per seratus) dari modal disetor pada suatu perusahaan lain;
- Anggota Manajemen tidak saling memiliki hubungan keluarga sampai dengan derajat kedua dengan sesama anggota Manajemen dan/atau dengan anggota Dewan Pengawas;
- Anggota Manajemen memiliki integritas, kompetensi, dan reputasi yang baik;
- Anggota Manajemen lulus uji kelayakan dan kepatutan dan memperoleh surat persetujuan dari Otoritas Jasa Keuangan; dan
- Anggota Manajemen memiliki kompetensi yang memadai dan relevan dengan jabatannya untuk menjalankan tugas dan tanggung jawab serta mampu mengimplementasikan kompetensi yang dimiliki dalam pelaksanaan tugas dan tanggung jawab.

PEDOMAN DAN TATA TERTIB KERJA MANAJEMEN

Pedoman dan tata tertib kerja Manajemen merujuk pada Pedoman Tata Perilaku MUFG (*MUFG Code of Conduct*) dan *Standard Procedures* (*Overseas*) "*Common Rules*" *for MUFG Overseas* yang dikeluarkan oleh Kantor Pusat.

TUGAS, KEWAJIBAN DAN WEWENANG DIREKSI

Tugas dan tanggung jawab Manajemen Kantor Cabang Jakarta di antaranya:

1. Bertanggung jawab penuh atas kegiatan operasional harian MUFG Bank di Indonesia;
2. Mengelola kegiatan usaha MUFG Bank di Indonesia dengan tanggung jawab dan wewenangnya sesuai dengan Pedoman Tata Perilaku MUFG (*MUFG Code of Conduct*), *Standard Procedures* (*Overseas*) "*Common Rules*" *for MUFG Overseas*, dan surat kuasa dari Kantor Pusat;
3. Bertanggung jawab untuk memutuskan arah strategis jangka pendek, jangka menengah, dan jangka panjang MUFG Bank di Indonesia, selaras dengan arah strategis jangka pendek, jangka menengah, dan jangka panjang Grup secara global;

- in the field of functional duties at banking financial institutions and/or non-bank financial institutions domiciled in or outside the country; and
- in other positions that may cause a conflict of interest in carrying out duties as members of Management; and/or in other positions in accordance with the provisions of laws and regulations.
- The Board of Management, individually or collectively, doesn't own shares exceeding 25% (twenty five percent) of the paid-up capital in another company;
- The Board of Management is not related to each other up to the second degree with other members of Management and/or with members of the Supervisory Board;
- The Board of Management has integrity, competence, and good reputation;
- The Board of Management has passed the fit and proper test and obtained a letter of approval from the Financial Services Authority; and
- The Board of Management has adequate and relevant competence to their positions to carry out their duties and responsibilities and are able to implement their competence in carrying out their duties and responsibilities.

BOARD MANUAL AND WORKING PROCEDURES

The Board Manual and work procedures refer to the MUFG Code of Conduct and Standard Procedures (Overseas) "Common Rules" for MUFG Overseas issued by the Head Office.

DUTIES, OBLIGATIONS AND AUTHORITIES OF THE BOARD OF DIRECTORS

The duties and responsibilities of the Jakarta Branch Office Management include:

1. Being fully responsible for the daily operational activities of MUFG Bank in Indonesia;
2. Managing MUFG Bank's business activities in Indonesia with its responsibilities and authorities in accordance with the MUFG Code of Conduct, Standard Procedures (Overseas) "Common Rules" for MUFG Overseas, and a power of attorney from the Head Office;
3. Being responsible for deciding the short-term, medium-term, and long-term strategic direction of MUFG Bank in Indonesia, in line with the short-term, medium-term, and long-term strategic direction of the Group globally;

4. Menindaklanjuti temuan dan rekomendasi audit, hasil pengawasan regulator dan otoritas;
5. Mendukung Dewan Pengawas dalam menjalankan tugasnya;
6. Menjelaskan secara terbuka kebijakan strategis sumber daya manusia Bank kepada karyawan; dan
7. Menjalankan tata kelola perusahaan yang baik dalam seluruh kegiatan usaha MUFG Bank di Indonesia.

4. Following up on audit findings and recommendations, results of regulatory and authority supervision;
5. Supporting the Supervisory Board in carrying out its duties;
6. Openly explaining the Bank's strategic human resources policies to employees; and
7. Implementing good corporate governance in all MUFG Bank business activities in Indonesia.

PEMBAGIAN TUGAS MANAJEMEN [GRI 2-12][GRI 2-13]

Rincian tugas dan tanggung jawab masing-masing anggota Manajemen sebagai berikut:

MANAGEMENT DUTIES DIVISION [GRI 2-12][GRI 2-13]

Details of the duties and responsibilities of each member of Management are as follows:

Nama Name	Jabatan Position	Tugas Duty
Kazushige Nakajima	Executive Officer, Country Head of Indonesia	Mengepalai operasi MUFG Bank di Indonesia, menjamin keamanan dan kesehatan (*safety and soundness*) operasi MUFG Bank di Indonesia Heading MUFG Bank's operations in Indonesia, ensuring the safety and soundness of MUFG Bank's operations in Indonesia
Michiyasu Yatabe	Managing Director, Head of Internal Control for Indonesia	Mengepalai departemen-departemen terkait dengan kendali internal Bank, termasuk perencanaan perusahaan, manajemen data, *service point* dan pengadaan Heading departments related to the Bank's internal control, including corporate planning, data management, service points and procurement
Tadanobu Hirano	Managing Director, Deputy Head of Japanese Corporate Banking for Indonesia	Mengepalai departemen-departemen terkait dengan perbankan korporasi Jepang, termasuk bagian pemasaran dan analis kredit Heading departments related to Japanese corporate banking, including marketing and credit analyst
Dadi Arief Darmawan	Managing Director, Head of HR & Banking Operation for Indonesia	Mengepalai departemen-departemen terkait dengan sumber daya manusia, operasional Bank (*back office*) dan administrasi Heading departments related to human resources, Bank operations (back office) and administration
Indro Tri Sutanto	Managing Director, Head of Compliance for Indonesia	Mengepalai departemen-departemen terkait kepatuhan, hukum dan kejahatan finansial Heading departments related to compliance, legal and financial crime
Yuki Hayashi	Managing Director, Head of Corporate Investment Banking & Products for Indonesia	Mengepalai departemen-departemen terkait dengan perbankan korporasi besar Jepang, bisnis dan kolaborasi, produk, dan perbankan transaksi Heading departments related to large Japanese corporate banking, business and collaboration, product and transaction banking
Mahendra Rendiantama	Managing Director, Head of Risk Management for Indonesia	Mengepalai departemen-departemen terkait manajemen risiko dan akuntansi Heading departments related to risk management and accounting
M. Michael Sugirin	Managing Director, Head of Global Corporate and Institutional Banking for Indonesia	Mengepalai departemen-departemen terkait perbankan korporasi global, termasuk bagian pemasaran dan analis kredit Heading global corporate banking related departments, including marketing and credit analysis.

PROGRAM ORIENTASI BAGI MANAJEMEN

Pada tahun 2024, Bank menjalankan program orientasi bagi anggota Manajemen baru. Bentuk program orientasi bagi Manajemen baru sama seperti karyawan baru seperti pengenalan ke organisasi, pelatihan keamanan informasi dan pedoman untuk staf baru secara daring, serta prosedur-prosedur internal Bank.

PROGRAM PELATIHAN DAN PENGEMBANGAN KOMPETENSI MANAJEMEN BANK [OJK E.2][GRI 2-17]

MUFG mendukung setiap anggota Manajemen untuk mengembangkan kompetensi melalui partisipasi dalam sejumlah pelatihan, sertifikasi, lokakarya, dan konferensi, baik secara internal maupun eksternal. Selaras dengan hal tersebut, Bank juga memfasilitasi pelaksanaan program pengembangan Sumber Daya Manusia (SDM) mulai dari level teratas hingga bawah sebagai bentuk komitmen Perusahaan dalam menciptakan SDM yang unggul dan berdaya saing. Informasi mengenai kegiatan peningkatan kompetensi yang diikuti oleh anggota Manajemen Bank selama tahun 2024 dapat dilihat pada bab Profil Perusahaan dalam Laporan Tahunan ini.

KEBIJAKAN REMUNERASI MANAJEMEN [GRI 2-19]

Remunerasi Manajemen dalam satu tahun dikelompokkan dalam kisaran tingkat penghasilan, secara rinci dijelaskan pada tabel berikut:

ORIENTATION PROGRAM FOR MANAGEMENT

In 2024, the Bank will run an orientation program for new Management members. The orientation program for new Management is the same as for new employees, such as an introduction to the organization, online information security training and guidelines for new staff, as well as the Bank's internal procedures.

TRAINING AND MANAGEMENT COMPETENCY DEVELOPMENT PROGRAM FOR BANK [OJK E.2][GRI 2-17]

MUFG supports each member of Management to develop their competencies through participation in a number of trainings, certifications, workshops, and conferences, both internally and externally. In line with this, the Bank also facilitates the implementation of Human Resources (HR) development programs from the top to the bottom as a form of the Company's commitment to creating superior and competitive HR. Information regarding competency improvement activities participated in by members of the Bank's Management during 2024 can be seen in the Company Profile chapter in this Annual Report.

MANAGEMENT REMUNERATION POLICY [GRI 2-19]

Management remuneration in one year is grouped into a range of income levels, detailed in the following table:

Uraian Description	**Jumlah Manajemen** Total Member of the Management
Di atas Rp2 miliar Above Rp2 billion	8
Di atas Rp1 miliar sampai dengan Rp2 miliar Above Rp1 billion up to Rp2 billion	-
Di atas Rp500 juta sampai dengan Rp1 miliar Above Rp500 million up to Rp1 billion	-
Di bawah Rp500 juta Below Rp500 million	-
Jumlah Total	8

RASIO GAJI [GRI 2-21]

Informasi mengenai rasio gaji Manajemen dan karyawan Bank dalam tiga tahun terakhir adalah sebagai berikut:

SALARY RATIO [GRI 2-21]

Information on the salary ratio of the Bank's Management and employees in the last three years is as follows:

Uraian Description	2024	2023	2022
Karyawan tertinggi terhadap karyawan terendah Highest employee to lowest employee	34,43 : 1	35,28 : 1	30,65 : 1
Manajemen tertinggi terhadap Manajemen terendah Highest management to lowest management	2,39 : 1	3,08 : 1	3,06 : 1
Dewan Pengawas tertinggi terhadap Dewan Pengawas terendah Highest supervisory board to lowest supervisory board	N/A	N/A	N/A
Manajemen tertinggi terhadap karyawan tertinggi Highest management to highest employee	2,32 : 1	2,52:1	3,01 : 1
Karyawan terendah terhadap UMP [F.20] [6.c.2) b)] Lowest employee to UMP [F.20] [6.c.2) b)]	N/A	N/A	N/A

RAPAT DEWAN PENGAWAS DAN MANAJEMEN

Rapat Manajemen diselenggarakan secara rutin untuk membahas perkembangan bisnis, kebijakan strategis yang diambil Bank, serta hal-hal lainnya. Sepanjang tahun 2024, Manajemen menyelenggarakan rapat sebanyak 32 (tiga puluh dua) kali.

BOARD OF SUPERVISORS AND MANAGEMENT MEETINGS

Management meetings are held regularly to discuss business developments, strategic policies taken by the Bank, and other matters. Throughout 2024, Management held 32 (thirty two) meetings.

Rekapitulasi kehadiran Manajemen pada Rapat Manajemen dapat dilihat di bawah ini:

A recapitulation of Management attendance at Management Meetings can be seen below:

Bulan Month	**Jumlah Rapat** Number of Meeting	**Jumlah Kehadiran** Attendance							
		Kazushige Nakajima	**Michiyasu Yatabe**	**Tadanobu Hirano**	**Dadi Arief Darmawan**	**Indro Tri Sutanto**	**Yuki Hayashi**	**Mahendra Rendiantama**	**M. Michael Sugirin**
Januari	2	2	2	2	2	2	2	2	-
Februari	3	3	2	3	2	3	2	3	2
Maret	2	2	2	2	2	2	1	2	2
April	2	2	2	2	2	2	2	1	1
Mei	3	3	3	3	3	3	3	3	3
Juni	3	3	3	3	1	3	3	1	3
Juli	3	3	3	3	2	3	3	3	3
Agustus	3	3	1	3	3	3	3	2	2
September	3	3	2	3	3	2	3	3	1

Tata Kelola Perusahaan
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Bulan Month	Jumlah Rapat Number of Meeting	Jumlah Kehadiran Attendance							
		Kazushige Nakajima	Michiyasu Yatabe	Tadanobu Hirano	Dadi Arief Darmawan	Indro Tri Sutanto	Yuki Hayashi	Mahendra Rendiantama	M. Michael Sugirin
Oktober	3	3	3	1	3	3	2	3	-
November	3	3	2	3	3	3	3	3	2
Desember	2	1	2	1	1	2	1	2	2
Total	**32**	**31**	**27**	**29**	**27**	**31**	**28**	**28**	**21**

RAPAT GABUNGAN DEWAN PENGAWAS DAN MANAJEMEN

Bank juga secara rutin menyelenggarakan rapat gabungan Dewan Pengawas bersama dengan Manajemen. Rapat gabungan ini membahas berbagai informasi terkini terkait performa Bank, realisasi Rencana Bisnis Bank, kinerja keuangan kantor cabang, serta temuan audit internal. Pertemuan rutin diselenggarakan 4 (empat) kali dalam 12 (dua belas) bulan.

Pada tahun 2024, rapat gabungan antara Dewan Pengawas dan Manajemen dilaksanakan 4 (empat) kali. Rekapitulasi kehadiran anggota Dewan Pengawas dan Manajemen dalam Rapat Gabungan dapat dilihat pada tabel berikut ini:

JOINT MEETING OF THE SUPERVISORY BOARD AND MANAGEMENT

The Bank also routinely holds joint meetings of the Supervisory Board together with Management. This joint meeting discusses various current information related to the Bank's performance, the realization of the Bank's Business Plan, the financial performance of branch offices, and internal audit findings. Routine meetings are held 4 (four) times in 12 (twelve) months.

In 2024, joint meetings between the Supervisory Board and Management were held 4 (four) times. A recapitulation of the attendance of members of the Supervisory Board and Management in Joint Meetings can be seen in the following table:

No	Peserta Participant	Jumlah Rapat Number of Meeting				
		Kuartal 1 Quater 1	Kuartal 2 Quater 1	Kuartal 3 Quater 3	Kuartal 4 Quater 4	Total Total
Dewan Pengawas Supervisory Board						
1.	Yukinobu Saeki	1	1	1	1	4
2.	Yutaka Fujishiro	1	1	1	1	4
3.	Andre Painchaud	1	1	1	1	4
4.	Christopher Mark Davies	1	1	1	1	4

No	Peserta Participant	Jumlah Rapat Number of Meeting				
		Kuartal 1 Quater 1	Kuartal 2 Quater 1	Kuartal 3 Quater 3	Kuartal 4 Quater 4	Total Total
Manajemen Board of Management						
1.	Kazushige Nakajima	1	1	1	1	4
2.	Michiyasu Yatabe	1	1	1	1	4
3.	Tadanobu Hirano	1	1	1	1	4
4.	Dadi Arief Darmawan	1	1	1	1	4
5.	Indro Tri Sutanto	1	1	1	1	4
6.	Yuki Hayashi	1	1	1	1	4
7.	Mahendra Rendiantama	1	1	1	1	4
8.	M. Michael Sugirin	-	1	1	1	3

KEBERAGAMAN KOMPOSISI DEWAN PENGAWAS DAN MANAJEMEN [GRI 202-2]

Bank belum memiliki aturan tertulis yang mengatur keberagaman komposisi Dewan Pengawas dan Direksi. Pengangkatan anggota Dewan Pengawas dan Direksi mempertimbangkan kompetensi kandidat dan mengacu pada peraturan perundangan yang berlaku. Adapun keberagaman komposisi Dewan Pengawas dan Manajemen Bank saat ini adalah sebagai berikut:

DIVERSITY OF THE COMPOSITION OF THE SUPERVISORY AND MANAGEMENT BOARD [GRI 202-2]

The Bank does not yet have written rules governing the diversity of the composition of the Supervisory Board and the Board of Directors. The appointment of members of the Supervisory Board and the Board of Directors takes into account the competence of the candidates and refers to applicable laws and regulations. The diversity of the composition of the Bank's Supervisory Board and Management is currently as follows:

Nama dan Jabatan Name and Position	**Kewarganegaraan** Citizenship	**Latar Belakang Pendidikan** Educational background	**Pengalaman Kerja** Work experience	**Keahlian** Skills	**Usia** Age	**Jenis Kelamin** Gender
Dewan Pengawas Supervisory Board						
Yutaka Fujishiro	Jepang Japan	*Bachelor of Law,* University of Tokyo, Jepang	Lebih dari 20 tahun di bidang perbankan korporasi dan investasi, perencanaan perusahaan dan sumber daya manusia Over 20 years in corporate and investment banking, corporate planning and human resources	Kredit, sumber daya manusia, perencanaan perusahaan Credit, human resources, corporate planning	52 tahun 52 years old	Pria Male
Andre Painchaud	Singapura Singapore	*Master in Business Administration,* Bentley College, Amerika Serikat	Lebih dari 20 tahun di bidang kepatuhan dan audit internal Over 20 years in compliance and internal audit	Kepatuhan, audit internal Compliance, internal audit	53 tahun 53 years old	Pria Male
Yasuhiko Togo	Jepang Japan	*Bachelor of Arts Economics,* Keio University, Jepang	Lebih dari 20 tahun di bidang kredit, sumber daya manusia perencanaan perusahaan dan manajemen risiko Over 20 years in credit, human resources corporate planning and risk management	Kredit, sumber daya manusia, perencanaan perusahaan, manajemen risiko Credit, human resources, corporate planning, risk management	49 tahun 49 years old	Pria Male
Christopher Mark Davies	Inggris British	*Master of International Business Laws* (LLM), University of Wales, Aberystwyth	Lebih dari 18 tahun di bidang kepatuhan Over 18 years in compliance	Kepatuhan Compliance	44 tahun 44 years old	Pria Male

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Nama dan Jabatan Name and Position	**Kewarganegaraan** Citizenship	**Latar Belakang Pendidikan** Educational background	**Pengalaman Kerja** Work experience	**Keahlian** Skills	**Usia** Age	**Jenis Kelamin** Gender
Manajemen Management						
Kazushige Nakajima	Jepang Japan	Master Administrasi Bisnis (Eksekutif) dari London Business School, London – Inggris	Lebih dari 25 tahun di bidang perbankan korporasi & Sekuritas Over 25 years in corporate banking & securities	Perbankan korporasi dan Investasi, merger dan akuisisi dan Strategi Perusahaan	55 tahun 55 years old	Pria Male
Michiyasu Yatabe	Jepang Japan	*Bachelor of Economics* dari Keio University, Jepang Bachelor of Economics from Keio University, Jepang	Lebih dari 20 tahun di bidang perbankan korporasi Over 20 years in corporate banking	Komunikasi Perusahaan, Kepatuhan Kejahatan Keuangan	49 tahun 49 years old	Pria Male
Tadanobu Hirano	Jepang Japan	Bachelor of Arts (Studi Bahasa dan Wilayah), Tokyo University of Foreign Studies, Jepang Bachelor of Arts (Language and Area Studies), Tokyo University of Foreign Studies, Jepang	Lebih dari 25 tahun di bidang perbankan korporasi Over 25 years in corporate banking	Perbankan korporasi Corporate banking	51 tahun 51 years old	Pria Male
Dadi Arief Darmawan	Indonesia	Magister Teknologi Informasi & Elektronik, Toyohashi University of Technology, Jepang	Lebih dari 25 tahun di bidang perencanaan perusahaan, operasional bank, sumber daya manusia, dan perbankan korporasi Over 25 years in corporate planning, bank operations, human resources and corporate banking	Sumber daya manusia, operasional bank	55 tahun 55 years old	Pria
Indro Tri Sutanto	Indonesia	Magister Hukum Bisnis Internasional dari Leiden University, Belanda (2003).	Lebih dari 20 tahun di bidang perbankan, korporasi, retail perbankan dan kantor hukum. Over 20 years in banking, corporate, retail banking and law firm.	Kepatuhan, Kejahatan Keuangan	52 tahun 52 years old	Pria Male
Yuki Hayashi	Jepang Japan	Sarjana Hukum, Keio University, Jepang Bachelor of Law, Keio University, Japan	Lebih dari 25 tahun di bidang perbankan korporasi Over 25 years in corporate banking	Perbankan korporasi Corporate banking	50 tahun 50 years old	Pria Male

Nama dan Jabatan Name and Position	**Kewarganegaraan** Citizenship	**Latar Belakang Pendidikan** Educational background	**Pengalaman Kerja** Work experience	**Keahlian** Skills	**Usia** Age	**Jenis Kelamin** Gender
Mahendra Rendiantama	Indonesia	Sarjana Ekonomi, Universitas Airlangga, Indonesia Bachelor of Economics, Airlangga University, Indonesia	Lebih dari 20 tahun di bidang perbankan, di bidang korporasi, Retail perbankan Over 20 years in banking, in corporate, retail banking	Perbankan Korporasi, Manajemen Risiko Corporate Banking, Risk Management	45 tahun 45 years old	Pria Male
M Michael Sugirin	Indonesia	Sarjana Administrasi Bisnis, Universitas Houston Bachelor of Business Administration, University of Houston	Lebih dari 25 tahun di bidang perbankan korporasi Over 25 years in corporate banking	Perbankan korporasi Corporate banking	51 tahun 51 years old	Pria Male

ORGAN PENDUKUNG DEWAN PENGAWAS DAN MANAJEMEN

KOMITE AUDIT

Komite Audit merupakan organ pendukung Dewan Pengawas yang membantu Dewan Pengawas dalam melaksanakan tugas dan fungsi pengawasan, memastikan Bank dikelola dengan manajemen yang sehat secara konsisten sesuai dengan prinsip-prinsip GCG, serta membantu dalam memberikan nasihat dalam pelaksanaan pengendalian internal dan audit Bank. Pembentukan Komite Audit bertujuan untuk mendukung efektivitas implementasi tugas dan tanggung jawab Dewan Pengawas, dengan anggota yang ditetapkan oleh Manajemen bank berdasarkan keputusan dari Dewan Pengawas. Dalam menjalankan tugas dan tanggung jawab, Komite Audit dengan mengacu kepada:

- POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum.
- POJK No. 1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum.
- POJK No. 13/POJK.03/2017 dan Surat Edaran Otoritas Jasa Keuangan (SEOJK) No. 36/SEOJK.3/2017 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan.

PEDOMAN KERJA KOMITE AUDIT

Komite Audit memiliki Piagam Komite Audit yang telah disetujui oleh Dewan Pengawas yang digunakan sebagai pedoman dan tata tertib kerja anggota Komite Audit dalam menjalankan tugas dan tanggung jawabnya secara profesional dan independen. Adapun isi dari Piagam Komite Audit menguraikan tentang:

SUPPORTING ORGANS OF THE SUPERVISORY BOARD AND MANAGEMENT

AUDIT COMMITTEE

The Audit Committee is a supporting organ of the Supervisory Board that assists the Supervisory Board in carrying out its supervisory duties and functions, ensuring that the Bank is managed with sound management consistently in accordance with GCG principles, and assisting in providing advice in the implementation of internal control and audits of the Bank. The establishment of the Audit Committee aims to support the effectiveness of the implementation of the duties and responsibilities of the Supervisory Board, with members determined by the Bank's Management based on a decision from the Supervisory Board. In carrying out its duties and responsibilities, the Audit Committee refers to:

- POJK No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks.
- POJK No. 1/POJK.03/2019 concerning the Implementation of Internal Audit Functions in Commercial Banks.
- POJK No. 13/POJK.03/2017 and Circular Letter of the Financial Services Authority (SEOJK) No. 36/SEOJK.3/2017 concerning the Use of Public Accountant Services and Public Accounting Firms in Financial Services Activities.

AUDIT COMMITTEE WORK GUIDELINES

The Audit Committee has an Audit Committee Charter that has been approved by the Supervisory Board, which is used as a guideline and work procedure for Audit Committee members in carrying out their duties and responsibilities professionally and independently. The contents of the Audit Committee Charter describe:

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- Penunjukan Anggota Komite Audit;
- Kode Etik Komite Audit;
- Tugas dan Tanggung-jawab Komite Audit; dan
- Penyelenggaraan rapat Komite Audit.

Pedoman kerja yang ditetapkan untuk Komite Audit selaras dengan Piagam Komite Audit, meliputi:

- Komite Audit wajib mengadakan pertemuan setiap bulannya, di mana setiap triwulan sekali dilakukan melalui diskusi, yaitu di bulan Maret, Juni, September, dan Desember, dan bulan lainnya dilakukan melalui sirkulasi, di mana Anggota Komite dapat memberikan komentar dan permintaan. Berdasarkan kepentingan, Anggota Komite dapat meminta untuk berdiskusi;
- Pertemuan khusus Komite Audit dapat diadakan, dengan departemen terkait mengajukan permohonan pertemuan khusus tersebut kepada Komite Audit;
- Keputusan Komite Audit diambil berdasarkan musyawarah mufakat; jika tidak ada mufakat yang dapat dicapai, keputusan diambil dengan menggunakan pemungutan suara, dengan setiap anggota memiliki 1 (satu) hak suara;
- Hasil pertemuan Komite Audit akan dilaporkan secara tertulis sebagai risalah rapat;
- Perbedaan pandangan di dalam pertemuan Komite Audit harus dilaporkan secara tertulis dengan jelas di dalam risalah rapat sekaligus dengan mencantumkan alasan perbedaan pandangan tersebut;
- Pertemuan Komite Audit hanya dapat diadakan jika dihadiri oleh sekurang-kurangnya 51% (lima puluh satu persen) dari total anggota, termasuk seorang Komisaris Independen dan seorang Pihak Independen;
- Partisipan lain yang akan diundang terkait dengan permasalahan yang dibahas dibahas lebih lanjut; dan
- Satuan Kerja Audit Internal menyiapkan agenda pertemuan, yang sekurang-kurangnya mencakup:
  - Tindak lanjut dan panduan dari pertemuan Komite Audit sebelumnya;
  - Rencana audit internal, realisasi, tindak lanjut, dan perkembangan terhadap temuan dan rekomendasi;
  - Pengajuan pembaruan rencana audit;
  - Evaluasi dari Komite Audit;
  - Keputusan dan arahan dari Komite Audit; dan
  - Perencanaan untuk pertemuan Komite Audit berikutnya.

- Appointment of Audit Committee Members;
- Audit Committee Code of Ethics;
- Duties and Responsibilities of the Audit Committee; and
- Holding of Audit Committee meetings.

The work guidelines established for the Audit Committee are in line with the Audit Committee Charter, including:

- The Audit Committee is required to hold meetings every month, where once every quarter is conducted through discussion, namely in March, June, September, and December, and other months are conducted through circulation where Committee Members can provide comments and requests. Based on interests, Committee Members can request to discuss;
- Special meetings of the Audit Committee may be held, with the relevant department submitting a request for the special meeting to the Audit Committee;
- Decisions of the Audit Committee are made based on consensus; if no consensus can be reached, decisions are made by voting, with each member having 1 (one) vote;
- The results of the Audit Committee meeting will be reported in writing as minutes of the meeting;
- Differences of opinion in the Audit Committee meeting must be reported in writing clearly in the minutes of the meeting along with stating the reasons for the differences of opinion;
- Audit Committee meetings may only be held if attended by at least 51% (fifty one percent) of the total members, including one Independent Commissioner and one Independent Party;
- Other participants who will be invited in relation to the issues discussed are discussed further; and
- The Internal Audit Work Unit prepares a meeting agenda, which at least includes:
  - Follow-up and guidance from the previous Audit Committee meeting;
  - Internal audit plan, realization, follow-up, and progress on findings and recommendations;
  - Submission of audit plan updates;
  - Evaluation from the Audit Committee;
  - Decisions and directions from the Audit Committee; and
  - Planning for the next Audit Committee meeting.

TUGAS DAN TANGGUNG JAWAB KOMITE AUDIT

Tugas dan tanggung jawab Komite Audit dalam menjalankan fungsinya untuk melakukan pemantauan dan evaluasi kinerja Bank, antara lain sebagai berikut:

- Melakukan pengawasan dan mengevaluasi perencanaan dan pelaksanaan audit dan pemantauan tindak lanjut atas hasil audit untuk menilai kecukupan kendali internal, termasuk kecukupan atas proses pelaporan keuangan;
- Untuk dapat memberi rekomendasi kepada Dewan Pengawas, melakukan pengawasan dan evaluasi terhadap:
  - Implementasi tugas-tugas Satuan Kerja Audit Internal;
  - Ketepatan laporan keuangan dengan standar akuntansi yang berlaku; dan
  - Implementasi tindak lanjut Manajemen atas temuan dari Satuan Kerja Audit Internal, Internal Audit Division, dan Internal Audit Office for Asia (AIAO), external auditor, hasil pemeriksaan dari Otoritas Jasa Keuangan (OJK), dan Lembaga Regulator lainnya.

- Dalam menjalankan fungsi audit internal, Komite Audit bertanggung jawab untuk:
  - Memantau dan menilai efektivitas SKAI;
  - Mengevaluasi hasil kerja SKAI;
  - Memastikan SKAI berkomunikasi dengan Manajemen, Dewan Pengawas, auditor eksternal, dan OJK;
  - Memastikan independensi kerja SKAI;
  - Menyediakan rekomendasi kepada Dewan Pengawas terkait dengan persiapan rencana audit, cakupan, dan anggaran SKAI;
  - Meninjau laporan audit dan memastikan Manajemen mengambil aksi korektif yang dibutuhkan dengan segera untuk mengatasi kekurangan dalam proses pengendalian, kecurangan isu kepatuhan terhadap kebijakan, hukum, dan regulasi, atau isu-isu lain yang dikenali dan dilaporkan kepada SKAI;
  - Menyediakan rekomendasi kepada Dewan Pengawas terkait dengan remunerasi tahunan SKAI dan penghargaan kinerja; dan
  - Memastikan SKAI menjaga integritasnya dalam menjalankan tugasnya.
- Memberikan rekomendasi penunjukkan Kantor Akuntan Publik kepada Dewan Pengawas;
- Dewan Pengawas memastikan Komite Audit menjalankan tugas dan tanggung-jawabnya dengan efektif.
- Menyediakan laporan tugas evaluasi atas jasa audit yang diberikan oleh auditor keuangan eksternal atas laporan keuangan historis tahunannya selambat-lambatnya 6 (enam) bulan setelah tahun berakhir, yang sekurang-kurangnya mencakup:

DUTIES AND RESPONSIBILITIES OF THE AUDIT COMMITTEE

The duties and responsibilities of the Audit Committee in carrying out its function to monitor and evaluate the Bank's performance, include the following:

- Supervise and evaluate audit planning and implementation and monitor follow-up on audit results to assess the adequacy of internal control, including the adequacy of the financial reporting process;

- In order to provide recommendations to the Supervisory Board, supervise and evaluate:
  - Implementation of the Internal Audit Work Unit's duties;
  - Accuracy of financial reports with applicable accounting standards; and
  - Implementation of Management's follow-up on findings from the Internal Audit Work Unit, Internal Audit Division, and Internal Audit Office for Asia (AIAO), external auditors, audit results from the Financial Services Authority (OJK), and other Regulatory Institutions.
- In carrying out the internal audit function, the Audit Committee is responsible for:
  - Monitoring and assessing the effectiveness of SKAI;
  - Evaluating the results of SKAI's work;
  - Ensuring SKAI communicates with Management, the Supervisory Board, external auditors, and OJK;
  - Ensuring the independence of SKAI's work;
  - Providing recommendations to the Supervisory Board regarding the preparation of SKAI's audit plan, scope, and budget;
  - Reviewing audit reports and ensuring that Management takes the necessary corrective actions immediately to address deficiencies in the control process, fraud, compliance issues with policies, laws, and regulations, or other issues identified and reported to SKAI;
  - Providing recommendations to the Supervisory Board regarding SKAI's annual remuneration and performance awards; and
  - Ensure that SKAI maintains its integrity in carrying out its duties.
- Provide recommendations for the appointment of a Public Accounting Firm to the Supervisory Board;
- The Supervisory Board ensures that the Audit Committee carries out its duties and responsibilities effectively.
- Provide an evaluation task report on the audit services provided by the external financial auditor for its annual historical financial statements no later than 6 (six) months after the year ends, which at least includes:

- Ketepatan implementasi audit oleh akuntan publik dengan standar audit yang berlaku;
- Kecukupan waktu kerja di lapangan;
- Penilaian atas cakupan layanan yang diberikan dan pengambilan sampel yang cukup; dan
- Rekomendasi untuk perbaikan yang diberikan oleh akuntan publik.

RAPAT KOMITE AUDIT

Pada tahun 2024, Komite Audit menyelenggarakan sebanyak 3 (tiga) kali rapat pada bulan April, Juni dan September, dan bulan lainnya dilakukan melalui sirkulasi. Dalam rapat tersebut, Komite Audit secara berkala selalu melaporkan kepada Komisaris Independen dan Pihak Independen terkait fungsi audit internal yang dimiliki oleh Bank.

KOMITE PEMANTAU RISIKO

Bank merupakan kantor cabang dari Bank asing sehingga tidak memiliki Komite Pemantau Risiko, meski demikian fungsi-fungsi dari Komite Pemantau Risiko dijalankan di dalam Organisasi kantor pusat Bank dalam hal ini Dewan Pengawas diwakili oleh divisi (ARMO, POA, ACO (FCOA), dan OOA). Komite Pemantau Risiko mendukung pelaksanaan fungsi pengawasan Dewan Pengawasan terhadap Bank, serta mendukung penerapan tata kelola perusahaan yang baik bagi Bank.

PEDOMAN KERJA KOMITE PEMANTAU RISIKO

Tugas dan tanggung jawab Komite Pemantau Risiko tercantum dalam Piagam Komite Pemantau Risiko, mencakup:

- Tujuan Komite Pemantau Risiko;
- Anggota Komite Pemantau Risiko;
- Jadwal pertemuan Komite Pemantau Risiko;
- Agenda pembahasan pertemuan Komite Pemantau Risiko;
- Tugas dan tanggung jawab Komite Pemantau Risiko;
- Pelaporan Komite Pemantau Risiko.
- Evaluasi terhadap kinerja Komite Pemantau Risiko; dan
- *Review* pedoman dan tata tertib kerja komite secara berkala.

- The accuracy of the implementation of the audit by the public accountant with applicable audit standards;
- Adequate working time in the field;
- Assessment of the scope of services provided and sufficient sampling; and
- Recommendations for improvement provided by the public accountant.

AUDIT COMMITTEE MEETINGS

In 2024, the Audit Committee held 3 (three) meetings in April, June and September, and other months were conducted through circulation. In these meetings, the Audit Committee regularly reports to the Independent Commissioner and Independent Parties regarding the internal audit function owned by the Bank.

RISK MONITORING COMMITTEE

The Bank is a branch office of a foreign bank so it does not have a Risk Monitoring Committee, however the functions of the Risk Monitoring Committee are carried out within the Bank's head office organization in this case the Supervisory Board is represented by the divisions (ARMO, POA, ACO (FCOA), and OOA). The Risk Monitoring Committee supports the implementation of the Supervisory Board's supervisory function towards the Bank, as well as supports the implementation of good corporate governance for the Bank.

RISK MONITORING COMMITTEE WORK GUIDELINES

The duties and responsibilities of the Risk Monitoring Committee are stated in the Risk Monitoring Committee Charter, including:

- Objectives of the Risk Monitoring Committee;
- Members of the Risk Monitoring Committee;
- Schedule of Risk Monitoring Committee meetings;
- Agenda for discussion of Risk Monitoring Committee meetings;
- Duties and responsibilities of the Risk Monitoring Committee;
- Reporting of the Risk Monitoring Committee.
- Evaluation of the performance of the Risk Monitoring Committee; and
- Review the guidelines and work procedures of the committee periodically.

Pedoman kerja yang ditetapkan untuk Komite Pemantau Risiko juga telah selaras dengan Piagam Komite Pemantau Risiko, meliputi:

- Komite wajib mengadakan pertemuan rutin yaitu sekurang-kurangnya diadakan setiap bulan atau 12 (dua belas) kali dalam setahun mengikuti POJK No. 17 Tahun 2023 Tentang Penerapan Tata Kelola Bagi Bank Umum;
- Pertemuan Komite dapat diadakan melalui telekonferensi di antara sejumlah anggota;
- Pertemuan akan difasilitasi oleh *Head of Risk Management Department;*
- Materi pertemuan Komite wajib disesuaikan dengan Laporan Profil Risiko yang disampaikan kepada Otoritas Jasa Keuangan secara kuartalan yaitu:
  - Laporan Profil Risiko untuk periode Januari hingga Maret;
  - Laporan Profil Risiko untuk periode April hingga Juni;
  - Laporan Profil Risiko untuk periode Juli hingga September; dan
  - Laporan Profil Risiko untuk periode Oktober hingga Desember.
- Selain laporan profil risiko, evaluasi, dan rekomendasi mengenai penerapan manajemen risiko, mulai tahun 2024 materi pertemuan Komite juga akan membahas topik seperti *country risk, transfer risk,* manajemen aset bermasalah, dan lainnya sesuai dengan POJK Nomor 17 Tahun 2023;
- Kuorum Komite adalah sekurang-kurangnya dihadiri oleh tiga (3) dari empat (4) atau mayoritas anggota Komite, dan harus melibatkan Komisaris Independen dan Pihak Independen dalam hal ini di wakili oleh organisasi kantor pusat Bank;
- Keputusan Komite diambil dengan menggunakan prinsip mufakat, dan jika tidak dapat dicapai, keputusan dapat diambil melalui pemungutan suara terbanyak;
- Pandangan berbeda dalam pertemuan Komite Pemantau Risiko harus tercatat secara jelas di dalam risalah pertemuan dan dilengkapi dengan alasan perbedaan pandangannya; dan
- Risalah rapat dipersiapkan oleh Risk Management Department, dengan hasil pertemuan Komite dicantumkan di dalam risalah dan disampaikan kepada semua anggota dan peserta Komite Pemantau Risiko.

The work guidelines established for the Risk Monitoring Committee are also in line with the Risk Monitoring Committee Charter, including:

- The Committee is required to hold regular meetings, which are held at least every month or 12 (twelve) times a year following POJK No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks;
- Committee meetings can be held via teleconference among a number of members;
- Meetings will be facilitated by the Head of Risk Management Department;
- The Committee meeting materials must be adjusted to the Risk Profile Report submitted to the Financial Services Authority on a quarterly basis, namely:
  - Risk Profile Report for the period January to March;
  - Risk Profile Report for the period April to June;
  - Risk Profile Report for the period July to September; and
  - Risk Profile Report for the period October to December.
- In addition to risk profile reports, evaluations, and recommendations on the implementation of risk management, starting in 2024, the Committee's meeting materials will also discuss topics such as country risk, transfer risk, management of problematic assets, and others in accordance with POJK Number 17 of 2023;
- The Committee's quorum is at least attended by three (3) out of four (4) or the majority of Committee members, and must involve Independent Commissioners and Independent Parties in this case represented by the Bank's head office organization;
- Committee decisions are taken using the principle of consensus, and if this cannot be achieved, decisions can be taken by majority vote;
- Different views in Risk Monitoring Committee meetings must be clearly recorded in the minutes of the meeting and accompanied by the reasons for the different views; and
- The minutes of the meeting are prepared by the Risk Management Department, with the results of the Committee meeting included in the minutes and submitted to all members and participants of the Risk Monitoring Committee.

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TUGAS DAN TANGGUNG JAWAB KOMITE PEMANTAU RISIKO

Tugas dan tanggung jawab Komite Pemantau Risiko di antaranya adalah:
- Melakukan kajian terhadap profil risiko Bank;
- Memberikan kesimpulan maupun masukan terhadap hasil pembahasan risiko di Komite terkait risiko lainnya; dan
- Merumuskan kebijakan, strategi, rekomendasi, dan petunjuk untuk perbaikan manajemen risiko Bank.

RAPAT KOMITE PEMANTAU RISIKO

Setelah di setujuinya perubahan piagam komite pada bulan Februari 2024 agar sesuai dengan POJK No. 17 Tahun 2023 Tentang Penerapan Tata Kelola Bagi Bank Umum, Komite Pemantau Risiko telah di selenggarakan sebanyak sepuluh (10) kali di tahun 2024. Dalam komite tersebut, Risk Management Department secara berkala selalu melaporkan kepada Komisaris Independen & Pihak Independen terkait profil risiko yang dimiliki oleh Bank maupun manajemen pengelolaan risiko.

KOMITE RISIKO TERINTEGRASI

Bank membentuk Komite Risiko Terintegrasi untuk melaporkan hasil penilaian dan memantau seluruh kategori risiko secara komperhensif. Komite juga dapat memutuskan kebijakan atau rekomendasi yang diperlukan. Lebih lanjut, tujuan dari pembentukan Komite ini di antaranya:
- Melakukan kajian penilaian profil risiko (*risk profile*) dan tren risiko;
- Menyimpulkan hasil pembahasan mengenai risiko di Komite terkait risiko lainnya;
- Memberikan laporan atas hasil pelaksanaan analisa risiko dan ulasan terkait *key risk indicator* (KRI); dan
- Memutuskan kebijakan, strategi, rekomendasi, dan petunjuk untuk perbaikan manajemen risiko Bank.

PEDOMAN KERJA KOMITE RISIKO TERINTEGRASI

Tugas dan tanggung jawab Komite Risiko Terintegrasi tercantum dalam Piagam Komite Risiko Terintegrasi. Piagam Komite Risiko Terintegrasi mencakup:
- Tujuan Komite Risiko Terintegrasi;
- Anggota Komite Risiko Terintegrasi;
- Jadwal pertemuan Komite Risiko Terintegrasi;
- Agenda pembahasan pertemuan Komite Risiko Terintegrasi;
- Tugas dan tanggung jawab Komite Risiko Terintegrasi;
- Pelaporan Komite Risiko Terintegrasi;

RISK MONITORING COMMITTEE DUTIES AND RESPONSIBILITIES

The duties and responsibilities of the Risk Monitoring Committee include:
- Conducting a review of the Bank's risk profile;
- Providing conclusions and input on the results of risk discussions in the Committee related to other risks; and
- Formulating policies, strategies, recommendations, and instructions for improving the Bank's risk management.

RISK MONITORING COMMITTEE MEETINGS

After the approval of the amendment to the committee charter in February 2024 to comply with POJK No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks, the Risk Monitoring Committee has been held ten (10) times in 2024. In this committee, the Risk Management Department periodically reports to the Independent Commissioner & Independent Party regarding the Bank's risk profile and risk management.

INTEGRATED RISK COMMITTEE

The Bank forms an Integrated Risk Committee to report the assessment results and monitor all risk categories comprehensively. The Committee can also decide on policies or recommendations as needed. Furthermore, the objectives of establishing this Committee include:
- Conducting a risk profile and risk trend assessment study;
- Summarizing the results of discussions on risks in the Committee related to other risks;
- Providing a report on the results of the implementation of risk analysis and reviews related to key risk indicators (KRI); and
- Deciding on policies, strategies, recommendations, and instructions for improving the Bank's risk management.

INTEGRATED RISK COMMITTEE WORK GUIDELINES

The duties and responsibilities of the Integrated Risk Committee are stated in the Integrated Risk Committee Charter. The Integrated Risk Committee Charter includes:
- Objectives of the Integrated Risk Committee;
- Members of the Integrated Risk Committee;
- Schedule of Integrated Risk Committee meetings;
- Agenda for discussion of Integrated Risk Committee meetings;
- Duties and responsibilities of the Integrated Risk Committee;
- Reporting of the Integrated Risk Committee;

- Evaluasi terhadap kinerja Komite Pemantau Risiko; dan
- Review pedoman dan tata tertib kerja komite secara berkala.

Pedoman kerja yang ditetapkan untuk Komite Risiko Terintegrasi selaras dengan Piagam Komite Risiko Terintegrasi, meliputi:
- Komite wajib mengadakan pertemuan rutin 1 (satu) kali setiap 3 (tiga) bulan;
- Pertemuan rutin Komite akan membahas, di antaranya:
  - Laporan penilaian profil risiko Bank,
  - Rangkuman dari seluruh komite terkait risiko mencakup *country risk* dan *transfer risk*,
  - Tinjauan terhadap peta risiko (*risk map*), risiko utama, dan *key risk indicator* (KRI),
  - Pelaksanaan pemantauan *Self-Identified Issues* (SII), manajemen masalah dan laporan tinjauan risiko pada unit bisnis,
  - Penyusunan kebijakan dan strategi terkait risiko Bank,
  - Meninjau parameter risiko teknologi informasi, dan
  - Kuorum Komite untuk mengadakan pertemuan adalah 5 (lima) anggota hadir (atau wakilnya).

Beberapa anggota yang dapat diwakili oleh pejabat lainnya untuk memenuhi kuorum Komite:

- Evaluation of the performance of the Risk Monitoring Committee; and
- Review of the guidelines and work procedures of the committee periodically.

The work guidelines established for the Integrated Risk Committee are in line with the Integrated Risk Committee Charter, including:
- The Committee is required to hold regular meetings once every 3 (three) months;
- Regular meetings of the Committee will discuss, among others:
  - Report on the Bank's risk profile assessment,
  - Summary of all risk-related committees including country risk and transfer risk,
  - Review of the risk map, main risks, and main risk indicators (KRI),
  - Implementation of Self-Identified Issues (SII) monitoring, problem management and risk review reports in business units,
  - Preparation of policies and strategies related to Bank risk,
  - Review of information technology risk parameters, and
  - The Committee's quorum to hold a meeting is 5 (five) members present (or their representatives).

Some members who may be represented by other officials to fulfill the quorum of the committee:

Anggota Member	**Wakil** Deputy
Executive Officer, Country Head of Indonesia (Ketua Komite / Committee Head)	Managing Director, Head of Internal Control for Indonesia
Managing Director, Head of Risk Management for Indonesia	Head of Risk Management Department atau Head of Credit Risk Management Department
Managing Director, Head of Compliance for Indonesia	Head of Compliance Department
Seluruh Pejabat Managing Director All Managing Directors	Beberapa Pejabat Managing Director untuk memenuhi kuorum yaitu 5 (lima) anggota hadir (atau wakilnya) Several Managing Directors to fulfill the quorum, namely 5 (five) members present (or their representatives)
Head of Risk Management Department	Head of Operations & Integrated Risk Management Unit or Head of Market & Liquidity

TUGAS DAN TANGGUNG JAWAB KOMITE RISIKO TERINTEGRASI

Tugas dan tanggung jawab Komite Risiko Terintegrasi di antaranya adalah:
- Mengkaji kondisi risiko keseluruhan Kantor Cabang Jakarta;
- Mendiskusikan kebijakan, strategi, prosedur, dan pedoman terkait dengan manajemen risiko; dan

DUTIES AND RESPONSIBILITIES OF THE INTEGRATED RISK COMMITTEE

The duties and responsibilities of the Integrated Risk Committee include:
- Reviewing the overall risk conditions of the Jakarta Branch Office;
- Discussing policies, strategies, procedures, and guidelines related to risk management; and

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- Mengeluarkan rekomendasi, strategi, kebijakan terkait dengan manajemen risiko Bank secara menyeluruh.

RAPAT KOMITE RISIKO TERINTEGRASI

Pada tahun 2024, Komite Risiko Terintegrasi di selenggarakan sebanyak empat (4) kali di tahun 2024. Dalam rapat tersebut, satuan kerja manajemen risiko secara berkala melaporkan kepada Ketua dan Anggota Komite terkait profil risiko yang dihadapi Bank maupun manajemen risiko untuk mengelola risiko-risiko tersebut.

Selama tahun 2024, Komite Risiko Terintegrasi secara rutin melakukan kajian dan evaluasi terhadap profil risiko terintegrasi yang dihadapi oleh Bank, termasuk kebijakan, strategi, dan pelaksanaan manajemen risiko. Komite juga memberikan informasi dan masukan kepada Ketua dan Anggota Komite atas peraturan-peraturan terbaru yang berpengaruh kepada strategi dan kebijakan risiko Bank secara keseluruhan.

KOMITE MANAJEMEN RISIKO PASAR DAN LIKUIDITAS

Bank membentuk Komite Manajemen Risiko Pasar dan Likuiditas guna memantau keseluruhan risiko pasar dan laba/rugi dari portofolio; mengevaluasi atas risiko pasar dan pelampauan batas rugi; melakukan kaji ulang, diskusi dan komentar atas risiko pasar dan risiko likuiditas; memantau kondisi pasar yang terkait dengan likuiditas dan evaluasi kondisi ekonomi; serta mendiskusikan informasi mengenai aktivitas nasabah.

PEDOMAN KERJA KOMITE MANAJEMEN RISIKO PASAR DAN LIKUIDITAS

Tugas dan tanggung jawab Komite Manajemen Risiko Pasar dan Likuiditas tercantum dalam Piagam Komite Manajemen Risiko Pasar dan Likuiditas. Piagam Komite Manajemen Risiko Pasar dan Likuiditas mencakup:

- Tujuan Komite Manajemen Risiko Pasar dan Likuiditas;
- Anggota Komite Manajemen Risiko Pasar dan Likuiditas;
- Jadwal pertemuan Komite Manajemen Risiko Pasar dan Likuiditas;
- Agenda pembahasan pertemuan Komite Manajemen Risiko Pasar dan Likuiditas;
- Tugas dan tanggung jawab Komite Manajemen Risiko Pasar dan Likuiditas; dan
- Pelaporan Komite Manajemen Risiko Pasar dan Likuiditas.

- Issuing recommendations, strategies, policies related to the Bank's overall risk management.

INTEGRATED RISK COMMITTEE MEETINGS

In 2024, the Integrated Risk Committee will be held four (4) times in 2024. In these meetings, the risk management work unit periodically reports to the Chairperson and Members of the Committee regarding the risk profile faced by the Bank and risk management to manage these risks.

During 2024, the Integrated Risk Committee routinely reviews and evaluates the integrated risk profile faced by the Bank, including policies, strategies, and implementation of risk management. The Committee also provides information and input to the Chairman and Members of the Committee on the latest regulations that affect the Bank's overall risk strategy and policies.

MARKET AND LIQUIDITY RISK MANAGEMENT COMMITTEE

The Bank has established a Market and Liquidity Risk Management Committee to monitor the overall market risk and profit/loss of the portfolio; evaluate market risk and loss limit exceedances; conduct reviews, discussions and comments on market risk and liquidity risk; monitor market conditions related to liquidity and evaluate economic conditions; and discuss information on customer activities.

MARKET AND LIQUIDITY RISK MANAGEMENT COMMITTEE WORKING GUIDELINES

The duties and responsibilities of the Market and Liquidity Risk Management Committee are stated in the Market and Liquidity Risk Management Committee Charter. The Market and Liquidity Risk Management Committee Charter includes:

- Objectives of the Market and Liquidity Risk Management Committee;
- Members of the Market and Liquidity Risk Management Committee;
- Schedule of Market and Liquidity Risk Management Committee meetings;
- Agenda for discussion of Market and Liquidity Risk Management Committee meetings;
- Duties and responsibilities of the Market and Liquidity Risk Management Committee; and
- Reporting of the Market and Liquidity Risk Management Committee.

Pedoman kerja yang ditetapkan untuk Komite Manajemen Risiko Pasar dan Likuiditas selaras dengan yang tercantum dalam Piagam Komite Manajemen Risiko Pasar dan Likuiditas, meliputi:

- Komite wajib mengadakan pertemuan rutin setiap 1 (satu) kali dalam 1 (satu) bulan;
- Komite dapat mengadakan pertemuan luar biasa menurut permintaan dari anggota Komite dengan persetujuan *Country Head;*
- Pertemuan rutin Komite akan membahas, di antaranya:

  1. Analisis manajemen risiko pasar,
  2. Manajemen aset dan kewajiban (*tren neraca*),
  3. Manajemen likuiditas,
  4. Indikator peringatan dini,
  5. Rincian likuiditas,
  6. Analisis fund transfer pricing,
  7. *Stress test* risiko pasar,
  8. Isu-isu terkait regulator, jika ada,
  9. Pembaruan informasi terkait perekonomian dan pasar (nilai tukar, suku bunga),
  10. Situasi likuiditas pasar dan laba-rugi,
  11. Rencana terkait kredit dan pembiayaan,
  12. Rencana operasi perbankan dan perdagangan,
  13. Isu-isu terkait audit, jika ada,
  14. Pengajuan *liquidity stage* dan suku bunga resmi,
  15. Rekomendasi, jika ada
- Kuorum Komite untuk mengadakan pertemuan adalah 7 (tujuh) anggota hadir (atau wakilnya), dengan sekurang-kurangnya 4 (empat) anggota eksekutif hadir;
- Jika pertemuan tidak dapat menemui kuorum, maka pertemuan wajib dijadwalkan ulang;
- Jika penjadwalan ulang tidak dimungkinkan, agenda dan materi pertemuan dapat disirkulasikan kepada ketua Komite dan anggota eksekutif untuk ditinjau;
- Komite diberikan wewenang untuk melakukan pengawasan terhadap aset, liabilitas, likuiditas pendanaan, dan manajemen risiko pasar untuk Kantor Cabang Jakarta;
- Komite hanya berwenang memutuskan masalah terkait manajemen aset liabilitias, sejalan dengan Kebijakan Manajemen Risiko Likuiditas;
- Masalah terkait manajemen aset liabilitias yang dapat dibahas Komite di antaranya persetujuan terhadap strategi/rencana pendanaan, tinjauan indikator risiko likuiditas pendanaan, *stress testing*, dan persetujuan atas rencana pembiayaan cadangan;

The work guidelines set for the Market and Liquidity Risk Management Committee are in line with those stated in the Market and Liquidity Risk Management Committee Charter, including:

- The Committee is required to hold regular meetings once every 1 (one) month;
- The Committee may hold extraordinary meetings upon request from Committee members with the approval of the Country Head;
- Regular meetings of the Committee will discuss, among others:

  1. Market risk management analysis,
  2. Asset and liability management (balance sheet trends),
  3. Liquidity management,
  4. Early warning indicators,
  5. Liquidity details,
  6. Fund transfer pricing analysis,
  7. Market risk stress test,
  8. Regulatory issues, if any,
  9. Economic and market information updates (exchange rates, interest rates),
  10. Market liquidity and profit and loss situation,
  11. Credit and financing plans,
  12. Banking and trading operations plans,
  13. Audit issues, if any,
  14. Liquidity stage and official interest rate submissions,
  15. Recommendations, if any
- The quorum of the Committee to hold a meeting is 7 (seven) members present (or their representatives), with at least 4 (four) executive members present;
- If a meeting cannot meet the quorum, the meeting must be rescheduled;
- If rescheduling is not possible, the agenda and meeting materials may be circulated to the Committee chair and executive members for review;
- The Committee is authorized to supervise assets, liabilities, funding liquidity, and market risk management for the Jakarta Branch Office;
- The Committee is only authorized to decide on issues related to asset liability management, in line with the Liquidity Risk Management Policy;
- Issues related to asset liability management that may be discussed by the Committee include approval of funding strategy/plan, review of funding liquidity risk indicators, stress testing, and approval of contingency financing plans;

- Dengan mempertimbangkan presentasi dan diskusi di antara anggota yang hadir dalam pertemuan Komite, ketua Komite akan mengambil keputusan terakhir;
- Keputusan dalam pertemuan juga diambil berdasarkan musyawarah dan mufakat. Jika tidak ada konsesus yang tercapai, pemungutan suara digunakan dengan setiap anggota eksekutif memiliki satu hak suara. Jika seri, Ketua Komite berhak memilih suara. Anggota dapat memilih, menentang, atau *abstain* dari pemungutan suara. Suara abstain tidak termasuk ke dalam perhitungan suara;
- Ketua memiliki hak untuk memveto setiap keputusan yang dibuat oleh Komite. Jika hak veto dilaksanakan, alasan harus diberikan dan didokumentasikan dalam risalah rapat; dan
- Risalah pertemuan akan dipersiapkan oleh Risk Management Department dan disirkulasikan kepada ketua Komite dan anggota eksekutif.

- Taking into account presentations and discussions among members present at the Committee meeting, the Committee chair will make the final decision;
- Decisions at the meeting are also made based on deliberation and consensus. If no consensus is reached, voting is used with each executive member having one vote. In the event of a tie, the Committee Chair has the right to vote. Members may vote for, oppose, or abstain from voting. Abstentions are not included in the vote count;
- The Chairperson shall have the right to veto any decision made by the Committee. If the veto power is exercised, the reasons shall be given and documented in the minutes of the meeting; and
- Minutes of the meeting shall be prepared by the Risk Management Department and circulated to the Chairperson of the Committee and the executive members.

TUGAS DAN TANGGUNG JAWAB KOMITE MANAJEMEN RISIKO PASAR DAN LIKUIDITAS

Tugas dan tanggung jawab Komite Manajemen Risiko Pasar dan Likuiditas di antaranya adalah:

- Mengkaji dan mengevaluasi posisi risiko suku bunga dan strategi Pengelolaan Aset dan Liabilitas (*Asset and Liability Management*) untuk memastikan bahwa hasil dari eksposur risiko yang diambil oleh Bank sejalan dengan tujuan manajemen risiko suku bunga;
- Mengkaji *pricing strategy* atas aset dan liabilitas untuk memastikan bahwa nilai tersebut mencapai hasil optimal dalam penempatan dana, meminimisasi biaya pendanaan (*cost of funds*), dan menjaga struktur laporan posisi keuangan;
- Memberikan informasi kepada Manajemen atas perubahan dalam peraturan yang berkaitan dan mempengaruhi strategi dan kebijakan *Assets and Liabilities Management*;
- Mengkaji perbedaan atas hasil aktual dengan proyeksinya serta Rencana Bisnis Bank; dan
- Membuat kebijakan, strategi, dan pelaksanaan manajemen risiko yang terkait dengan pedoman risiko pasar dan risiko likuiditas.

DUTIES AND RESPONSIBILITIES OF THE MARKET AND LIQUIDITY RISK MANAGEMENT COMMITTEE

The duties and responsibilities of the Market and Liquidity Risk Management Committee include:

- Reviewing and evaluating the position of interest rate risk and the Asset and Liability Management strategy to ensure that the results of the risk exposure taken by the Bank are in line with the objectives of interest rate risk management;
- Reviewing the pricing strategy for assets and liabilities to ensure that the value achieves optimal results in fund placement, minimizing the cost of funds, and maintaining the structure of the financial position report;
- Providing information to Management on changes in regulations related to and affecting the strategy and policies of Assets and Liabilities Management;
- Reviewing differences between actual results and projections and the Bank's Business Plan; and
- Creating policies, strategies, and implementation of risk management related to market risk and liquidity risk guidelines.

RAPAT KOMITE MANAJEMEN RISIKO PASAR DAN LIKUIDITAS

Pada tahun 2024, Komite Manajemen Risiko Pasar dan Likuiditas menyelenggarakan rapat sebanyak 13 (tiga belas) kali. Komite Manajemen Risiko Pasar dan Likuiditas telah secara rutin melakukan kajian dan evaluasi atas risiko pasar dan likuiditas yang dihadapi oleh Bank termasuk kebijakan, strategi, dan pelaksanaan manajemen risiko yang terkait

MARKET AND LIQUIDITY RISK MANAGEMENT COMMITTEE MEETINGS

In 2024, the Market and Liquidity Risk Management Committee held 13 (thirteen) meetings. The Market and Liquidity Risk Management Committee has routinely conducted reviews and evaluations of the market and liquidity risks faced by the Bank, including policies, strategies, and implementation of risk management related

dengan risiko pasar dan risiko likuiditas. Komite Manajemen Risiko Pasar dan Likuiditas juga memberikan informasi dan masukkan kepada manajemen atas peraturan-peraturan baru yang berpengaruh kepada strategi dan kebijakan manajemen aset dan likuiditas Bank.

to market risk and liquidity risk. The Market and Liquidity Risk Management Committee also provides information and input to management on new regulations that affect the Bank's asset and liquidity management strategies and policies.

KOMITE PENGENDALI RISIKO KREDIT

Bank membentuk Komite Pengendali Risiko Kredit dengan tujuan untuk memahami secara penuh kondisi dan perubahan risiko di dalam portofolio Bank, serta memungkinkan Manajemen untuk memutuskan arah dan kebijakan yang sesuai untuk mengelola dan mengendalikan keseluruhan risiko kredit Bank.

Tugas Komite adalah untuk:

- Melakukan pemantauan terhadap portofolio kredit bank secara periodik untuk memahami kondisi dan pergerakan risiko terhadap portofolio kredit bank untuk memutuskan arah dan kebijakan kredit bank secara tepat serta untuk mengendalikan risiko kredit secara menyeluruh; dan
- Menyusun kebijakan, strategi, dan memberikan rekomendasi, dan panduan untuk langkah perbaikan atau korektif terhadap manajemen risiko kredit.

CREDIT RISK CONTROL COMMITTEE

The Bank has established a Credit Risk Control Committee with the aim of fully understanding the conditions and changes in risk within the Bank's portfolio, and enabling Management to decide on the appropriate direction and policies to manage and control the Bank's overall credit risk.

The Committee's duties are to:

- Monitor the Bank's credit portfolio periodically to understand the conditions and movements of risk to the Bank's credit portfolio in order to decide on the Bank's credit direction and policies appropriately and to control credit risk as a whole; and
- Prepare policies, strategies, and provide recommendations and guidelines for improvement or corrective measures to credit risk management.

PEDOMAN KERJA KOMITE PENGENDALI RISIKO KREDIT

Tugas dan tanggung jawab Komite Pengendali Risiko Kredit tercantum dalam Piagam Komite Pengendali Risiko Kredit. Piagam Komite Pengendali Risiko Kredit mencakup:

- Tujuan Komite Pengendali Risiko Kredit;
- Anggota Komite Pengendali Risiko Kredit;
- Jadwal pertemuan dan kuorum Komite Pengendali Risiko Kredit;
- Agenda pembahasan pertemuan Komite Pengendali Risiko Kredit;
- Tugas dan tanggung jawab Komite Pengendali Risiko Kredit;
- Pelaporan Komite Pengendali Risiko Kredit;
- Mekanisme Evaluasi Kinerja Komite Pengendali Risiko Kredit; dan
- *Review* Piagam secara berkala.

Pedoman kerja yang ditetapkan untuk Komite Pengendali Risiko Kredit selaras dengan Piagam Komite Pengendali Risiko Kredit, meliputi:

- Komite wajib mengadakan pertemuan rutin setiap 3 (tiga) bulan sekali diadakan secara terpisah oleh Credit Risk Management Department atau digabungkan dengan Komite Manajemen Risiko Terintegrasi (IRMC) yang diadakan oleh Risk Management Department;

CREDIT RISK CONTROL COMMITTEE WORKING GUIDELINES

The duties and responsibilities of the Credit Risk Control Committee are stated in the Credit Risk Control Committee Charter. The Credit Risk Control Committee Charter includes:

- Objectives of the Credit Risk Control Committee;
- Members of the Credit Risk Control Committee;
- Meeting schedule and quorum of the Credit Risk Control Committee;
- Agenda for discussion of Credit Risk Control Committee meetings;
- Duties and responsibilities of the Credit Risk Control Committee;
- Reporting of the Credit Risk Control Committee;
- Performance Evaluation Mechanism of the Credit Risk Control Committee; and
- Periodic review of the Charter.

The work guidelines set for the Credit Risk Control Committee are in line with the Credit Risk Control Committee Charter, including:

- The Committee must hold regular meetings every 3 (three) months held separately by the Credit Risk Management Department or combined with the Integrated Risk Management Committee (IRMC) held by the Risk Management Department;

- Untuk bulan-bulan di antara pertemuan wajib, laporan akan disampaikan melalui sirkuler;
- Pertemuan khusus mungkin diadakan melalui permintaan anggota;
- Agenda yang dibahas sekurang-kurangnya mencakup:
  1. Pemantauan portofolio kredit (setiap pertemuan rutin); dan
  2. Pembentukan kebijakan dan strategi terkait risiko kredit bank (bila perlu/pada pertemuan khusus).
- Kuorum Komite untuk mengadakan pertemuan adalah 8 (delapan) anggota (atau wakilnya), dengan sekurang kurangnya 4 (empat) anggota eksekutif hadir;
- Jika pertemuan tidak dapat menemui kuorum, maka pertemuan wajib dijadwalkan ulang;
- Jika penjadwalan ulang tidak dimungkinkan, agenda dan materi pertemuan dapat disirkulasikan kepada ketua Komite dan anggota eksekutif untuk ditinjau;
- Risalah pertemuan akan dipersiapkan oleh Credit Risk Management Department jika diadakan terpisah atau oleh Risk Management Department jika digabungkan dengan Komite Manajemen Risiko Terintegrasi (IRMC) dan disirkulasikan kepada anggota eksekutif Komite Pengendali Risiko Kredit.

- For the months between mandatory meetings, reports will be submitted through circulars;
- Special meetings may be held upon request by members;
- The agenda discussed shall at least include:
  1. Credit portfolio monitoring (at each regular meeting); and
  2. Formation of policies and strategies related to bank credit risk (if necessary/at a special meeting).
- The Committee quorum to hold a meeting is 8 (eight) members (or their representatives), with at least 4 (four) executive members present;
- If a meeting cannot meet a quorum, the meeting must be rescheduled;
- If rescheduling is not possible, the agenda and meeting materials may be circulated to the Committee chair and executive members for review;
- Minutes of the meeting will be prepared by the Credit Risk Management Department if held separately or by the Risk Management Department if combined with the Integrated Risk Management Committee (IRMC) and circulated to the executive members of the Credit Risk Management Committee.

TUGAS DAN TANGGUNG JAWAB KOMITE PENGENDALI RISIKO KREDIT

Tugas dan tanggung jawab Komite Pengendali Risiko Kredit di antaranya adalah:

- Mengkaji perekonomian, keadaan industri, dan perubahan dalam pasar keuangan di Indonesia serta potensi dampaknya terhadap portofolio Bank;
- Mengkaji keseluruhan portofolio dan indikator risiko kuncinya seperti volume, pertumbuhan, kualitas aset, dan konsentrasi. Beberapa topik tertentu misalnya indikator peringatan dini, berbagai tipe pemantauan terkait kredit, uji tekanan portofolio, dan analisa industri terpilih juga dapat ditambahkan sesuai kebutuhan;
- Menilai perubahan yang dapat terjadi di dalam portofolio Bank dan menentukan arah keseluruhan risiko kredit Bank melalui analisa perubahan indikator-indikator ekonomi makro dan pergerakan kinerja keuangan debitur;
- Membahas kebijakan, strategi, prosedur dan pedoman yang berlaku berkaitan dengan manajemen risiko kredit; dan
- Memberikan rekomendasi, strategi, kebijakan yang berkaitan dengan manajemen risiko kredit Bank secara luas.

DUTIES AND RESPONSIBILITIES OF THE CREDIT RISK CONTROL COMMITTEE

The duties and responsibilities of the Credit Risk Control Committee include:

- Reviewing the economy, industry conditions, and changes in the financial market in Indonesia and their potential impact on the Bank's portfolio;
- Reviewing the overall portfolio and its key risk indicators such as volume, growth, asset quality, and concentration. Certain topics such as early warning indicators, various types of credit-related monitoring, portfolio stress testing, and selected industry analysis can also be added as needed;
- Assessing changes that may occur in the Bank's portfolio and determining the overall direction of the Bank's credit risk through analysis of changes in macroeconomic indicators and movements in the debtor's financial performance;
- Discussing applicable policies, strategies, procedures and guidelines related to credit risk management; and
- Providing recommendations, strategies, policies related to the Bank's credit risk management in general.

RAPAT KOMITE PENGENDALI RISIKO KREDIT

Pada tahun 2024, Komite Pengendali Risiko Kredit telah melaksanakan 5 (lima) kali pertemuan rutin dan 7 (tujuh) kali sirkuler dengan pembahasan terkait kondisi portofolio dan pengendalian risiko kredit Bank.

KOMITE KEPATUHAN

Bank membentuk Komite Kepatuhan untuk membahas informasi terkini mengenai permasalahan kepatuhan, anti pencucian uang, anti pendanaan terorisme bersama Manajemen dan departemen terkait. Komite ini juga menelaah tindakan yang diambil serta menjalankan langkah korektif atau rekomendasi perbaikan saat terjadi pelanggaran kepatuhan, dan untuk meningkatkan kerangka kepatuhan Bank.

PEDOMAN KERJA KOMITE KEPATUHAN

Tugas dan tanggung jawab Komite Kepatuhan sebagaimana yang tercantum dalam Piagam Komite Kepatuhan, mencakup:

- Tujuan Komite Kepatuhan;
- Anggota Komite Kepatuhan;
- Jadwal pertemuan Komite Kepatuhan;
- Agenda pembahasan pertemuan Komite Kepatuhan;
- Tugas dan tanggung jawab Komite Kepatuhan; dan
- Pelaporan Komite Kepatuhan.

Sesuai dengan Piagam Komite Kepatuhan, pedoman kerja yang ditetapkan untuk Komite Kepatuhan meliputi:

- Komite wajib mengadakan pertemuan rutin setiap 1 (satu) bulan sekali;
- Pertemuan rutin Komite akan membahas sekurang-kurangnya topik berikut:
  1. Tindak lanjut mengenai pembahasan dari pertemuan rutin sebelumnya,
  2. Implementasi kepatuhan bank, termasuk kewajiban regulasi, kewajiban dari kantor pusat, dan berbagai pertimbangan penting,
  3. Implementasi anti pencucian uang, pemantauan sanksi, dan anti-suap dan anti-korupsi, dan
  4. Pembaruan informasi terkait Kenali-Nasabah-Anda (KYC);
- Kuorum Komite untuk mengadakan pertemuan adalah:
  1. Executive Officer, Country Head of Indonesia; dan
  2. Managing Director, Head of Compliance for Indonesia.
- Risalah pertemuan akan disirkulasikan kepada Compliance Office for Asia (ACO) dan Internal Audit Office for Asia (AIAO).

CREDIT RISK CONTROL COMMITTEE MEETINGS

In 2024, the Credit Risk Control Committee has held 5 (five) regular meetings and 7 (seven) circular meetings with discussions related to the Bank's portfolio conditions and credit risk control.

COMPLIANCE COMMITTEE

The Bank has formed a Compliance Committee to discuss the latest information on compliance issues, anti-money laundering, anti-terrorism financing with Management and related departments. This committee also reviews the actions taken and implements corrective steps or recommendations for improvement when compliance violations occur, and to improve the Bank's compliance framework.

COMPLIANCE COMMITTEE WORK GUIDELINES

The duties and responsibilities of the Compliance Committee as stated in the Compliance Committee Charter, include:

- Objectives of the Compliance Committee;
- Members of the Compliance Committee;
- Schedule of Compliance Committee meetings;
- Agenda for discussion of Compliance Committee meetings;
- Duties and responsibilities of the Compliance Committee; and
- Compliance Committee reporting.

In accordance with the Compliance Committee Charter, the work guidelines set for the Compliance Committee include:

- The Committee must hold regular meetings once every 1 (one) month;
- Regular meetings of the Committee will discuss at least the following topics:
  1. Follow-up on discussions from previous regular meetings,
  2. Implementation of bank compliance, including regulatory obligations, obligations from the head office, and various important considerations,
  3. Implementation of anti-money laundering, sanctions monitoring, and anti-bribery and anti-corruption, and
  4. Updates on information related to Know-Your-Customer (KYC);
- The quorum of the Committee to hold a meeting is:
  1. Executive Officer, Country Head of Indonesia; and
  2. Managing Director, Head of Compliance for Indonesia.
- Minutes of the meeting will be circulated to the Asian Compliance Office (ACO) and the Internal Audit Office for Asia (AIAO).

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TUGAS DAN TANGGUNG JAWAB KOMITE KEPATUHAN

Tugas dan tanggung jawab Komite Kepatuhan adalah mendiskusikan informasi yang berkaitan dengan masalah kepatuhan, di antaranya adalah:

- Pembaruan mengenai regulasi setempat;
- Pembaruan mengenai tindakan yang diambil terkait dengan temuan dari regulator, auditor internal/eksternal, dan lain-lain;
- Status berbagai program terkait kepatuhan;
- Hasil dari Daftar Cek Kepatuhan;
- Analisis dan langkah-langkah pencegahan terhadap insiden terkait kepatuhan (jika ada);
- Berita terkait kepatuhan dari luar negeri;
- Status program terkait anti pencucian uang dan prosedur Kenali Nasabah Anda atau *Know Your Customer* (KYC)
- Hasil pemeriksaan Program Peningkatan Kualitas;
- Pembaruan mengenai pemberitahuan dan status pemrosesan pemantauan transaksi;
- Isi dari sirkuler Kantor Pusat;
- Rekomendasi atau instruksi dari Global Compliance Division atau Regional Compliance Division;
- Program pelatihan;
- Pembahasan mengenai isu-isu terkait kepatuhan;
- Pemantauan prinsip perbankan dengan kehati-hatian; dan
- Berbagai isu terkait kepatuhan lainnya pada bulan berjalan.

RAPAT KOMITE KEPATUHAN

Pada tahun 2024, Komite Kepatuhan menyelenggarakan rapat sebanyak 12 kali. Komite Kepatuhan terus mendukung kinerja Managing Director, Head of Compliance for Indonesia (sebagai Direktur Kepatuhan) dan Compliance Department dalam mengomunikasikan permasalahan penting terkait kepatuhan, anti pencucian uang, dan anti pendanaan terorisme dalam rangka memitigasi risiko kepatuhan Bank.

KOMITE PENGARAH RENCANA KELANGSUNGAN BISNIS

Bank membentuk Komite Pengarah Rencana Kelangsungan Bisnis (BCP) dengan tujuan untuk memberikan rekomendasi kepada Manajemen yang berkaitan dengan kelangsungan bisnis.

DUTIES AND RESPONSIBILITIES OF THE COMPLIANCE COMMITTEE

The duties and responsibilities of the Compliance Committee are to discuss information related to compliance issues, including:

- Updates on local regulations;
- Updates on actions taken in relation to findings from regulators, internal/external auditors, etc.;
- Status of various compliance programs;
- Results of the Compliance Checklist;
- Analysis and preventive measures against compliance incidents (if any);
- Compliance news from abroad;
- Status of anti-money laundering programs and Know Your Customer (KYC) procedures
- Results of Quality Improvement Program inspections;
- Updates on notifications and transaction monitoring processing status;
- Contents of Head Office circulars;
- Recommendations or instructions from the Global Compliance Division or Regional Compliance Division;
- Training programs;
- Discussion of compliance issues;
- Monitoring of prudent banking principles; and
- Various other compliance issues during the current month.

COMPLIANCE COMMITTEE MEETINGS

In 2024, the Compliance Committee held 12 meetings. The Compliance Committee continues to support the performance of the Managing Director, Head of Compliance for Indonesia (as Compliance Director) and the Compliance Department in communicating important issues related to compliance, anti-money laundering, and anti-terrorism financing in order to mitigate the Bank's compliance risks.

BUSINESS CONTINUITY PLAN STEERING COMMITTEE

The Bank has established a Business Continuity Plan (BCP) Steering Committee with the aim of providing recommendations to Management related to business continuity.

PEDOMAN KERJA KOMITE PENGARAH RENCANA KELANGSUNGAN BISNIS

Tugas dan tanggung jawab Komite Pengarah Perencana Kelangsungan Bisnis tercantum dalam Piagam Komite Pengarah Perencana Kelangsungan Bisnis, yang mencakup:

- Tujuan Komite Pengarah Perencana Kelangsungan Bisnis;
- Anggota Komite Pengarah Perencana Kelangsungan Bisnis;
- Jadwal pertemuan Komite Pengarah Perencana Kelangsungan Bisnis;
- Agenda pembahasan pertemuan Komite Pengarah Perencana Kelangsungan Bisnis;
- Tugas dan tanggung jawab Komite Pengarah Perencana Kelangsungan Bisnis; dan
- Pelaporan Komite Pengarah Perencana Kelangsungan Bisnis.

Pedoman kerja yang ditetapkan untuk Komite Pengarah Perencana Kelangsungan Bisnis selaras dengan yang tercantum dalam Piagam Komite Pengarah Perencana Kelangsungan Bisnis, meliputi:

- Pertemuan rutin Komite diadakan paling sedikit 2 (dua) kali dalam tahun fiskal;
- Pertemuan *ad hoc* dapat diadakan di luar jadwal pertemuan rutin bila dibutuhkan;
- Dalam kondisi tertentu, rapat komite bisa dilakukan hanya dengan mengirimkan materi rapat saja (berdasarkan kebijakan Manajemen) dan hanya diperbolehkan sekali dalam setahun. Untuk efisiensi, rapat komite pengarah perencana kelangsungan bisnis bisa digabungkan dengan rapat komite lain selama kuorum terpenuhi.
- Kuorum dari pertemuan Komite adalah:
  1. Sekurang-kurangnya 50% dari Manajemen (Managing Director dan lebih tinggi);
  2. Managing Director, Head of Risk Management for Indonesia; dan
  3. Kepala Departemen Manajemen Risiko;
- Dalam keadaan di mana anggota-anggota lainnya tidak dapat menghadiri pertemuan, anggota-anggota tersebut dapat mengirimkan wakilnya yang merupakan anggota dari timnya;
- Agenda pertemuan rutin akan membahas:
  1. Informasi terkait kejadian krisis terbaru,
  2. Status pelatihan atau uji coba,
  3. Kerangka kerja manajemen kelangsungan bisnis,
  4. Rencana-rencana, dan
  5. Topik lainnya;
- Risalah rapat dipersiapkan oleh Risk Management Department.

GUIDELINES FOR WORKING OF THE BUSINESS CONTINUITY PLAN STEERING COMMITTEE

The duties and responsibilities of the Business Continuity Plan Steering Committee are stated in the Business Continuity Plan Steering Committee Charter, which includes:

- Purpose of the Business Continuity Plan Steering Committee;
- Members of the Business Continuity Plan Steering Committee;
- Schedule of meetings of the Business Continuity Plan Steering Committee;
- Agenda for discussions of the Business Continuity Plan Steering Committee meetings;
- Duties and responsibilities of the Business Continuity Plan Steering Committee; and
- Reporting of the Business Continuity Plan Steering Committee.

The working guidelines established for the Business Continuity Planning Steering Committee are aligned with those set out in the Business Continuity Planning Steering Committee Charter, including:

- Regular meetings of the Committee are held at least 2 (two) times in a fiscal year;
- Ad hoc meetings may be held outside the regular meeting schedule if needed;
- Under certain conditions, committee meetings can be held by simply sending meeting materials (based on Management policy) and are only allowed once a year. For efficiency, Business Continuity Plan committee meetings can be combined with other committee meetings as long as the quorum is met.
- The quorum for Committee meetings is:
  1. At least 50% of Management (Managing Director and above);
  2. Managing Director, Head of Risk Management for Indonesia; and
  3. Head of Risk Management Department;
- In circumstances where other members cannot attend the meeting, these members may send their representatives who are members of their team;
- The agenda for regular meetings will discuss:
  1. Information related to the latest crisis events,
  2. Training or trial status,
  3. Business continuity management framework,
  4. Plans, and
  5. Other topics;
- Meeting minutes are prepared by the Risk Management Department.

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TUGAS DAN TANGGUNG JAWAB KOMITE PENGARAH PERENCANA KELANGSUNGAN BISNIS

Tugas dan tanggung jawab Komite Pengarah Perencana Kelangsungan Bisnis, di antaranya adalah:

- Memberikan arahan, instruksi, dan pemantauan terhadap semua aktivitas terkait kelangsungan bisnis dan manajemen krisis; dan
- Mendiskusikan operasi cadangan (*backup*) terkait dengan rencana kelangsungan bisnis.

RAPAT KOMITE PENGARAH PERENCANA KELANGSUNGAN BISNIS

Pada tahun 2024, Komite Pengarah Perencana Kelangsungan Bisnis menyelenggarakan rapat sebanyak 2 (dua) kali rapat. Seluruh kegiatan kelangsungan bisnis yang direncanakan sepanjang tahun 2024 telah selesai dilaksanakan dengan baik, termasuk dalam hal kelangsungan bisnis Bank.

KOMITE PENGARAH TEKNOLOGI INFORMASI (TI)

Komite Pengarah Teknologi Informasi bertujuan untuk memberikan rekomendasi kepada Manajemen terkait berbagai isu, risiko, info terbaru, rencana dan strategi yang berkaitan dengan Teknologi Informasi.

PEDOMAN KERJA KOMITE PENGARAH TI

Pedoman kerja yang ditetapkan untuk Komite Pengarah Teknologi Informasi selaras dengan yang tercantum dalam Piagam Komite Pengarah Teknologi Informasi, meliputi:

- Tujuan Komite Pengarah Teknologi Informasi;
- Anggota Komite Pengarah Teknologi Informasi, meliputi;
  1. Manajemen Kantor Cabang Jakarta
  2. Manajemen Kantor Regional / Systems Office for Asia (ASO)
  3. Department Head dan Unit Head dari System Planning Department;
  4. Department Head dan Unit Head dari Information System Development Department;
  5. Department Head dan Unit Head dari Information Technology System Operation;
  6. Department Head dari Information Technology Risk Management Department;
  7. Department Head dari Risk Management Department;
- Pimpinan rapat Komite Pengarah Teknologi Informasi adalah Head of Systems for Indonesia;
- Jadwal rapat Komite Pengarah Teknologi Informasi, mencakup;
  - Rapat rutin digelar sebanyak 1 (satu) kali di setiap kuartal, yaitu masing-masing di bulan Maret, Juni, September, dan Desember;

DUTIES AND RESPONSIBILITIES OF THE BUSINESS CONTINUITY PLANNING STEERING COMMITTEE

The duties and responsibilities of the Business Continuity Planning Steering Committee include:

- Providing direction, instructions, and monitoring of all activities related to business continuity and crisis management; and
- Discussing backup operations related to the business continuity plan.

BUSINESS CONTINUITY PLANNING STEERING COMMITTEE MEETINGS

In 2024, the Business Continuity Planning Steering Committee held 2 (two) meetings. All business continuity activities planned throughout 2024 have been completed properly, including in terms of the Bank's business continuity.

INFORMATION TECHNOLOGY (IT) STEERING COMMITTEE

The Information Technology Steering Committee aims to provide recommendations to Management regarding various issues, risks, updates, plans and strategies related to IT.

IT STEERING COMMITTEE WORK GUIDELINES

The work guidelines set out for the Information Technology Steering Committee are in line with those contained in the IT Steering Committee Charter, including:

- Objectives of the IT Steering Committee;
- Members of the IT Steering Committee, including;
  1. Jakarta Branch's Management
  2. Managements of Regional Office / Systems Office for Asia (ASO)
  3. Department Head and Unit Head of System Planning Department;
  4. Department Head and Unit Head of Information System Development Department;
  5. Department Head and Unit Head of Information Technology System Operation Department;
  6. Department Head of the Information Technology Risk Management Department;
  7. Department Head of Risk Management Department;
- The chair of the Information Technology Steering Committee meeting is the Head of Systems for Indonesia;
- The schedule of the Information Technology Steering Committee meeting, including;
  - Regular meetings are held 1 (one) time every quarter, namely in March, June, September, and December, respectively;

- Rapat khusus dapat diadakan melalui permintaan dari para anggota;

- Agenda yang dibahas dalam rapat rutin:
  1. Proyek dan aktivitas Teknologi Informasi;
  2. Inisiatif-inisiatif peningkatan Teknologi Informasi;
  3. Keuangan Teknologi Informasi;
  4. Tata Kelola, Risiko, dan Kepatuhan Teknologi Informasi, seperti Manajemen Isu, Keamanan Siber, serta Insiden Sistem.
- Kuorum Komite untuk mengadakan rapat adalah:
  1. Country Head of Indonesia,
  2. Head of ASO atau Deputy Head of ASO,
  3. Head of System for Indonesia,
  4. Sekurang-kurangnya 2 (dua) orang Manajemen lain;
  5. Sekurang-kurangnya 1 (satu) orang di antara Department Head dan/atau Unit Head dari System Planning Department;
  6. Sekurang-kurangnya 1 (satu) orang di antara Department Head dan/atau Unit Head dari Information System Development Department;
  7. Sekurang-kurangnya 1 (satu) orang di antara Department Head dan/atau Unit Head dari Information Technology System Operation Department;
  8. Head of Risk Management Department (atau delegasinya).
- Tugas dan tanggung jawab Komite Pengarah Teknologi Informasi;
- Mekanisme evaluasi kinerja Komite Pengarah Teknologi Informasi berupa penilaian mandiri oleh anggota Komite dari kantor cabang untuk dipresentasikan dalam agenda terkait peninjauan kinerja Komite dalam rapat Dewan Direksi yang relevan; dan

- Administrasi Komite Pengarah TI, dimana risalah rapat akan disiapkan oleh System Planning Department dan dibagikan kepada seluruh anggota Komite.

TUGAS DAN TANGGUNG JAWAB KOMITE PENGARAH TEKNOLOGI INFORMASI

Tugas dan tanggung jawab Komite Pengarah Teknologi Informasi, di antaranya adalah memberikan rekomendasi terkait dengan:

- Rencana strategis Teknologi Informasi yang sejalan dengan rencana strategis kegiatan usaha Bank;
- Kebijakan, standar, dan prosedur Teknologi Informasi;

- Kesesuaian antara rencana pengembangan Teknologi Informasi dan rencana strategis Teknologi Informasi;

- Special meetings can be held upon request from members;

- Agenda discussed in regular meetings:
  1. Information Technology projects and activities;
  2. Information Technology improvement initiatives;
  3. Information Technology Finance;
  4. Information Technology Governance, Risk, and Compliance, such as Issue Management, Cybersecurity, and System Incidents.
- The Committee quorum to hold the meeting is:
  1. Country Head of Indonesia,
  2. Head of ASO or Deputy Head of ASO,
  3. Head of System for Indonesia,
  4. At least 2 (two) other management people;
  5. At least 1 (one) person among the Department Head and/or Unit Head of the System Planning Department;
  6. At least 1 (one) person between the Department Head and/or Unit Head of the Information System Development Department;
  7. At least 1 (one) person between the Department Head and/or Unit Head of the Information Technology System Operation Department;
  8. Head of Risk Management Department (or his delegates).
- Duties and responsibilities of the Information Technology Steering Committee;
- The mechanism for evaluating the performance of the Information Technology Steering Committee in the form of an independent assessment by Committee members from branch offices to be presented in the agenda related to the review of the Committee's performance in the relevant Board of Directors meeting; and
- Administration of the Information Technology Steering Committee, where the minutes of the meeting will be prepared by the System Planning Department and distributed to all members of the Committee.

DUTIES AND RESPONSIBILITIES OF THE INFORMATION TECHNOLOGY STEERING COMMITTEE

The duties and responsibilities of the Information Technology Steering Committee, among others, are to provide recommendations related to:

- Information technology strategic plan that is in line with the Bank's business activity strategic plan;
- Information technology policies, standards, and procedures;
- Compatibility between information technology development plan and information technology strategic plan;

- Kesesuaian antara pelaksanaan pengembangan Teknologi Informasi dan rencana pengembangan Teknologi Informasi
- Evaluasi atas efektivitas biaya Teknologi Informasi terhadap pencapaian manfaat yang direncanakan;
- Pemantauan atas kinerja Teknologi Informasi dan upaya peningkatan kinerja Teknologi Informasi;
- Upaya penyelesaian berbagai masalah terkait Teknologi Informasi yang tidak dapat diselesaikan oleh satuan kerja pengguna dan penyelenggara Teknologi Informasi secara efektif, efisien, dan tepat waktu;
- Kecukupan dan alokasi sumber daya Teknologi Informasi yang dimiliki Bank; dan
- Risiko Teknologi Informasi yang dilaporkan berdasarkan indikator risiko kunci.

- Compatibility between the implementation of information technology development and the information technology development plan;
- Evaluation of the effectiveness of information technology costs on the achievement of planned benefits;
- Monitoring of information technology performance and efforts to improve information technology performance;
- Efforts to solve various problems related to Information Technology that cannot be solved by the user work unit and information technology organizers effectively, efficiently, and on time;
- Adequacy and allocation of information technology resources owned by the Bank; and
- Information technology risks are reported based on key risk indicators.

RAPAT KOMITE PENGARAH TEKNOLOGI INFORMASI

Pada tahun 2024, Komite Pengarah Teknologi Informasi menyelenggarakan rapat sebanyak 3 (tiga) kali rapat dan menyetujui setiap keputusan yang dihasilkan pada rapat tersebut serta mengawasi setiap tindak lanjutnya.

INFORMATION TECHNOLOGY STEERING COMMITTEE MEETINGS

In 2024, the Information Technology Steering Committee held a total of 3 (three) meetings and approved every decision made at the meeting and monitored every follow-up.

KOMITE SUMBER DAYA MANUSIA

Komite Sumber Daya Manusia (SDM) adalah sebuah forum untuk mendiskusikan dan memberikan rekomendasi terkait isu-isu sumber daya manusia, di antaranya penilaian kinerja, remunerasi dan bonus, hubungan dengan karyawan, sistem terkait sumber daya manusia, serta program pelatihan karyawan untuk menjaga daya saing bank terhadap pasar serta meningkatkan ketertarikan karyawan (*employee engagement*).

HUMAN RESOURCES COMMITTEE

The Human Resources (HR) Committee is a forum to discuss and provide recommendations related to human resources issues, including performance appraisals, remuneration and bonuses, employee relations, human resources-related systems, and employee training programs to maintain the Bank's competitiveness in the market and increase employee engagement.

PEDOMAN KERJA KOMITE SUMBER DAYA MANUSIA

Pedoman kerja Komite Sumber Daya Manusia tercantum dalam peraturan perundang-undangan yang berlaku, mencakup:

- Tujuan Komite Sumber Daya Manusia;
- Struktur dan keanggotaan Komite Sumber Daya Manusia;
- Rapat Komite Sumber Daya Manusia, kuorum dan pengambilan keputusan;
- Tugas, tanggung jawab dan wewenang Komite Sumber Daya Manusia;
- Mekanisme evaluasi kinerja Komite Sumber Daya Manusia; dan
- Periode tinjauan pedoman dan tata tertib kerja Komite Sumber Daya Manusia secara berkala.

HUMAN RESOURCES COMMITTEE WORK GUIDELINES

The Human Resources Committee work guidelines are stated in the applicable laws and regulations, including:

- Objectives of the Human Resources Committee;
- Structure and membership of the Human Resources Committee;
- Human Resources Committee meetings, quorum and decision-making;
- Duties, responsibilities and authorities of the Human Resources Committee;
- Performance evaluation mechanism of the Human Resources Committee; and
- Periodic review period of the Human Resources Committee work guidelines and rules.

Pedoman kerja yang ditetapkan untuk Komite Sumber Daya Manusia selaras dengan Piagam Komite Sumber Daya Manusia, meliputi:

- Komite wajib mengadakan pertemuan rutin yaitu sekurang-kurangnya 2 (dua) kali setiap tahun;
- Pertemuan tambahan lainnya dapat diadakan melalui permintaan dari anggota, bila dibutuhkan;
- Pertemuan rutin Komite akan membahas sekurang-kurangnya topik berikut:
  1. Tinjauan atas kinerja dan remunerasi (tahunan);
  2. Pengembangan organisasi Hubungan dengan karyawan;
  3. Hubungan dengan Karyawan;
  4. Sistem sumber daya manusia;
  5. Program dan rencana pelatihan; dan
  6. Proyek dan inisiatif sumber daya manusia.
- Keputusan dalam pertemuan Komite diambil oleh Executive Officer, Country Head of Indonesia;
- Kuorum Komite untuk mengadakan pertemuan adalah:
  1. Executive Officer, Country Head of Indonesia;
  2. Managing Director, Head of HR and Banking Operations for Indonesia; dan
  3. Head of Human Resources Department.
- Dalam pertemuan terkait dengan penilaian kinerja, Manajemen/Senior Manager Officer (SMO) terkait akan turut hadir dalam pertemuan melalui undangan yang dikirim oleh Komite; dan
- Risalah pertemuan akan dilaporkan oleh Human Resources Department.

TUGAS DAN TANGGUNG JAWAB KOMITE SUMBER DAYA MANUSIA

Tugas dan tanggung jawab Komite Sumber Daya Manusia, di antaranya adalah:

- Melaksanakan peninjauan kinerja dan remunerasi karyawan.
- Memastikan kebijakan pemberian upah yang sepadan yang mencakup dengan hal berikut:
  1. Hasil kinerja karyawan;
  2. Tugas dan tanggung jawab karyawan;
  3. Kemampuan Bank berdasarkan kinerja dan kondisi finansial Bank;
  4. Kondisi makro ekonomi; dan
  5. Daya saing dengan sesama Bank.
- Memberikan rekomendasi, pengakuan dan/atau persetujuan terhadap berbagai inisiatif pengembangan karyawan, agenda dan permasalahan hubungan dengan karyawan, serta proyek dan inisiatif sumber daya manusia.
- Mengevaluasi kinerja komite minimal pada setiap akhir tahun kalender.

The work guidelines established for the Human Resources Committee are in line with the Human Resources Committee Charter, including:

- The Committee is required to hold regular meetings, at least 2 (two) times a year;
- Additional meetings may be held upon request from members, if needed;
- Regular meetings of the Committee will discuss at least the following topics:
  1. Review of performance and remuneration (annually);
  2. Organizational development Employee relations;
  3. Employee relations;
  4. Human resource systems;
  5. Training programs and plans; and
  6. Human resource projects and initiatives.
- Decisions in Committee meetings are taken by the Executive Officer, Country Head of Indonesia;
- The quorum of the Committee to hold meetings is:
  1. Executive Officer, Country Head of Indonesia;
  2. Managing Director, Head of HR and Banking Operations for Indonesia; and
  3. Head of Human Resources Department.
- In meetings related to performance appraisals, the relevant Management/Senior Manager Officer (SMO) will also attend the meeting through an invitation sent by the Committee; and
- Minutes of the meeting will be reported by the Human Resources Department.

DUTIES AND RESPONSIBILITIES OF THE HUMAN RESOURCES COMMITTEE

The duties and responsibilities of the Human Resources Committee include:

- Conducting employee performance and remuneration reviews.
- Ensuring a commensurate wage policy that includes the following:
  1. Employee performance results;
  2. Employee duties and responsibilities;
  3. Bank capabilities based on Bank performance and financial condition;
  4. Macroeconomic conditions; and
  5. Competitiveness with other Banks.
- Providing recommendations, recognition and/or approval of various employee development initiatives, employee relations agendas and issues, and human resources projects and initiatives.
- Evaluating the committee's performance at least at the end of each calendar year.

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RAPAT KOMITE SUMBER DAYA MANUSIA

Pada tahun 2024, Komite Sumber Daya Manusia menyelenggarakan rapat sebanyak 2 (dua) kali. Komite Sumber Daya Manusia juga telah melakukan pengawasan, pengevaluasian, dan pemberian rekomendasi terhadap pelbagai inisiatif sumber daya manusia, serta permasalahan yang berhubungan dengan karyawan. Komite Sumber Daya Manusia juga telah menyelenggarakan kegiatan penilaian tahunan Bank yang bertujuan untuk memastikan pemberian promosi dan juga kompensasi yang sesuai dengan performa yang diberikan oleh karyawan dengan mempertimbangkan strategi dan tujuan jangka panjang Bank.

HUMAN RESOURCES COMMITTEE MEETINGS

In 2024, the Human Resources Committee will hold 2 (two) meetings. The Human Resources Committee has also conducted supervision, evaluation, and recommendation on various human resources initiatives, as well as employee-related issues. The Human Resources Committee has also conducted the Bank's annual assessment activities aimed at ensuring that promotions and compensation are in accordance with the performance given by employees by considering the Bank's long-term strategy and objectives.

KOMITE REMUNERASI & NOMINASI

Komite Remunerasi & Nominasi adalah forum yang mendiskusikan dan mengatur pemberian Remunerasi dengan tujuan untuk mendorong dilakukannya *prudent risk taking* sehingga kelangsungan usaha Bank dapat terjaga. Pembentukan Komite Remunerasi & Nominasi juga bertujuan untuk memberikan transparansi informasi mengenai pemberian Remunerasi baik yang bersifat kualitatif maupun kuantitatif.

REMUNERATION & NOMINATION COMMITTEE

The Remuneration & Nomination Committee is a forum that discusses and regulates the provision of Remuneration with the aim of encouraging prudent risk taking so that the Bank's business continuity can be maintained. The establishment of the Remuneration & Nomination Committee also aims to provide transparency of information regarding the provision of Remuneration, both qualitative and quantitative.

Cakupan yang dibahas pada rapat komite antara lain pelaksanaan evaluasi kinerja, tinjauan kenaikan gaji dan bonus tahunan, kebijakan terhadap karyawan yang berpenghasilan tinggi, sistem manajemen kinerja, sistem pengupahan, sistem tunjangan pensiun, dan lain-lain. Di samping itu, Komite Remunerasi & Nominasi juga berperan untuk mengidentifikasi, mengevaluasi dan menominasikan Manajemen Kantor Cabang Jakarta dan Dewan Pengawas, serta memberikan rekomendasi pihak independen yang akan menjadi anggota Komite Audit dan Komite Pengawasan Risiko sesuai peraturan yang berlaku.

The scope discussed at the committee meeting includes the implementation of performance evaluations, reviews of salary increases and annual bonuses, policies for high-income employees, performance management systems, wage systems, pension benefit systems, and others. In addition, the Remuneration & Nomination Committee also plays a role in identifying, evaluating and nominating the Management of the Jakarta Branch Office and the Supervisory Board, as well as providing recommendations for independent parties who will become members of the Audit Committee and Risk Monitoring Committee in accordance with applicable regulations.

Anggota Komite Remunerasi dan Nominasi

1. Anggota dari Komite Remunerasi dan Nominasi terdiri dari:
   a. Komisioner independen yang ditunjuk oleh Planning Office for Asia (POA) dan terdaftar di OJK sebagai anggota Dewan Komisaris.
   b. Komisioner yang ditunjuk oleh Global Human Resources Asia (GHR Asia) dan juga ditunjuk sebagai Kepala Komite Remunerasi dan Nominasi.
   c. Pejabat Eksekutif yang ditunjuk oleh MUFG Cabang Jakarta – Kepala Sumber Daya Manusia.
2. Anggota Komite Remunerasi dan Nominasi harus memiliki integritas, karakter dan moral.

Members of the Remuneration and Nomination Committee

1. Members of the Remuneration and Nomination Committee consist of:
   a. Independent commissioners appointed by the Planning Office for Asia (POA) and registered with the OJK as members of the Board of Commissioners.
   b. Commissioner appointed by Global Human Resources Asia (GHR Asia) and also appointed as Head of Remuneration and Nomination Committee.
   c. Executive Officer appointed by MUFG Jakarta Branch – Head of Human Resources.
2. Members of the Remuneration and Nomination Committee must have integrity, character and morals.

PEDOMAN KERJA KOMITE REMUNERASI DAN NOMINASI

Pedoman kerja Komite Remunerasi dan Nominasi tercantum berdasarkan peraturan perundang-undangan yang berlaku, mencakup:

- Tujuan Komite Remunerasi dan Nominasi;
- Struktur dan keanggotaan Komite Remunerasi dan Nominasi;
- Tugas, tanggung jawab dan wewenang Komite Remunerasi dan Nominasi;
- Rapat Komite Remunerasi dan Nominasi, kuorum dan pengambilan keputusan;
- Mekanisme evaluasi kinerja Komite Remunerasi dan Nominasi; dan
- Periode reviu pedoman dan tata tertib kerja Komite Remunerasi dan Nominasi secara berkala.

Pedoman kerja yang ditetapkan untuk Komite Remunerasi dan Nominasi selaras dengan Piagam Komite Remunerasi dan Nominasi, meliputi:

1. Rapat Komite Remunerasi dan Nominasi diadakan minimum satu kali per tiga bulan. Materi dari rapat Komite Remunerasi dan Nominasi disiapkan dengan mencakup hal-hal berikut:
   a. Pelaporan pelaksanaan dari evaluasi kinerja dan pembayaran bonus, kajian gaji, juga rencana bisnis bank dan laporan realisasinya.
   b. Pelaporan tambahan dapat meliputi hal-hal seperti karyawan yang berpenghasilan tinggi, kajian sistem manajemen kinerja, sistem pengupahan, sistem tunjangan pensiun, regulasi kerja, manfaat lainnya, dan lain-lain.
2. Rapat Komite Remunerasi dan Nominasi dapat dilaksanakan apabila dihadiri oleh anggota-anggota komite termasuk satu Komisioner Independen (POA) dan satu Pejabat Eksekutif yang bertanggung jawab atas area Sumber Daya Manusia atau satu perwakilan karyawan.
3. Dalam hal anggota Komite Remunerasi dan Nominasi tidak memenuhi persyaratan minimum dari regulasi yang berlaku, rekomendasi dari komite yang menjalankan fungsi nominasi:
   a. bisa diterima, apabila keanggotaan dari Komite Remunerasi dan Nominasi harus terdiri dari satu Komisioner Independen (POA) atau satu Komisioner Non Independen (GHRA); atau

WORKING GUIDELINES FOR THE REMUNERATION AND NOMINATION COMMITTEE

The working guidelines for the Remuneration and Nomination Committee are stated based on the applicable laws and regulations, including:

- Objectives of the Remuneration and Nomination Committee;
- Structure and membership of the Remuneration and Nomination Committee;
- Duties, responsibilities and authorities of the Remuneration and Nomination Committee;
- Meetings of the Remuneration and Nomination Committee, quorum and decision-making;
- Performance evaluation mechanism of the Remuneration and Nomination Committee; and
- Periodic review period for the guidelines and work procedures of the Remuneration and Nomination Committee.

The working guidelines established for the Remuneration and Nomination Committee are in line with the Remuneration and Nomination Committee Charter, including:

1. Meetings of the Remuneration and Nomination Committee are held at least once every three months. Materials for the Remuneration and Nomination Committee meetings are prepared by covering the following:
   a. Reporting on the implementation of performance evaluation and bonus payments, salary reviews, as well as the Bank's business plan and its realization report.
   b. Additional reporting may include matters such as high-income employees, performance management system reviews, wage systems, pension benefit systems, work regulations, other benefits, and others.
2. Remuneration and Nomination Committee meetings may be held if attended by committee members including one Independent Commissioner (POA) and one Executive Officer responsible for the Human Resources area or one employee representative.
3. In the event that members of the Remuneration and Nomination Committee do not meet the minimum requirements of the applicable regulations, the recommendation of the committee that carries out the nomination function:
   a. can be accepted, if the membership of the Remuneration and Nomination Committee must consist of one Independent Commissioner (POA) or one Non-Independent Commissioner (GHRA); or

b. tidak termasuk, dalam hal ada kekosongan posisi pada anggota Dewan Komisaris, mengenai pengajuan untuk penggantian dan/atau penunjukan Direksi dan/atau anggota Dewan Komisaris ke Dewan Komisaris.

4. Keputusan dalam rapat komite dibuat dengan prinsip kesepakatan. Apabila kesepakatan tidak tercapai, maka keputusan dapat dibuat dengan melakukan pemungutan suara mayoritas.
5. Hasil dari rapat Komite Remunerasi dan Nominasi dituangkan dalam risalah rapat dan terdokumentasi dengan baik.
6. Apabila ada opini yang bertentangan dalam rapat Komite Remunerasi dan Nominasi, maka hal tersebut dituliskan dalam risalah rapat yang dilengkapi dengan alasan-alasan dari opini yang bertentangan.
7. Dalam hal Komisioner Independen yang terdaftar pada OJK tidak dapat menghadiri rapat, orang tersebut bisa mendelegasikan ke Managing Director atau Director lainnya dari POA.

TUGAS DAN TANGGUNG JAWAB KOMITE REMUNERASI DAN NOMINASI

Komite Remunerasi dan Nominasi memiliki tugas dan tanggung jawab sebagai berikut:

a. Terkait dengan aturan Remunerasi: Melaksanakan aturan remunerasi berdasarkan regulasi OJK mengenai Penerapan Tata Kelola Bagi Bank Umum.

b. Terkait dengan aturan Nominasi:
   1. Menyiapkan dan memberikan rekomendasi atas sistem dan prosedur untuk seleksi dan/atau penggantian dari anggota Manajemen MUFG Cabang Jakarta dan Dewan Pengawas ke Dewan Pengawas;
   2. Mengidentifikasi dan memberikan rekomendasi atas kandidat untuk anggota Manajemen MUFG Cabang Jakarta dan/atau Dewan Pengawas ke Dewan Pengawas;
   3. Memberikan rekomendasi kepada Dewan Komisaris mengenai Pihak Independen yang akan menjadi anggota Komite Audit dan Komite Pengawasan Risiko berdasarkan aturan yang berlaku.
   4. Menetapkan mekanisme dan menjalankan evaluasi kinerja untuk Manajemen kantor cabang Jakarta dan Dewan Komisaris.

Komite Sumber Daya Manusia akan bertindak sebagai fasilitator dalam mengatur jadwal rapat, agenda dan menyiapkan materi pendukung.

b. does not include, in the event of a vacant position on the Board of Commissioners, regarding the submission for the replacement and/or appointment of Directors and/or members of the Board of Commissioners to the Board of Commissioners.

4. Decisions in committee meetings are made on the principle of consensus. If no agreement is reached, then the decision can be made by majority vote.

5. The results of the Remuneration and Nomination Committee meeting are stated in the minutes of the meeting and are well documented.
6. If there are conflicting opinions in the Remuneration and Nomination Committee meeting, then this is written in the minutes of the meeting accompanied by the reasons for the conflicting opinions.
7. If an Independent Commissioner registered with the OJK cannot attend the meeting, that person can delegate to the Managing Director or another Director of the POA.

DUTIES AND RESPONSIBILITIES OF THE REMUNERATION AND NOMINATION COMMITTEE

The Remuneration and Nomination Committee has the following duties and responsibilities:

a. Related to Remuneration rules: Implementing remuneration rules based on OJK regulations regarding the Implementation of Governance for Commercial Banks.

b. Related to Nomination rules:
   1. Preparing and providing recommendations on the system and procedures for the selection and/or replacement of members of the Management of MUFG Jakarta Branch and the Supervisory Board to the Supervisory Board;
   2. Identifying and providing recommendations on candidates for members of the Management of MUFG Jakarta Branch and/or the Supervisory Board to the Supervisory Board;
   3. Providing recommendations to the Board of Commissioners regarding Independent Parties who will become members of the Audit Committee and Risk Monitoring Committee based on applicable regulations.
   4. Establishing mechanisms and conducting performance evaluations for the Management of the Jakarta branch office and the Board of Commissioners.

The Human Resources Committee will act as a facilitator in arranging meeting schedules, agendas and preparing supporting materials.

RAPAT KOMITE REMUNERASI DAN NOMINASI

Pada tahun 2024, Komite Remunerasi dan Nominasi menyelenggarakan rapat sebanyak 4 (empat) kali rapat. Pada rapat tersebut Komite Remunerasi dan Nominasi membahas berbagai hal, termasuk evaluasi dan rekomendasi terhadap kegiatan penilaian tahunan Bank yang bertujuan untuk memastikan pemberian promosi dan juga kompensasi yang sesuai dengan performa yang diberikan oleh karyawan, dengan juga mempertimbangkan strategi dan tujuan jangka panjang Bank.

KOMITE PENGENDALI OPERASI

Bank membentuk Komite Pengendali Operasi (OCC) sebagai forum internal untuk mendiskusikan berbagai topik terkait peningkatan dan perbaikan dalam sisi operasional, inisiatif operasional secara internal dan global, berbagai tindakan dan gagasan untuk meningkatkan kendali operasional, dan isu-isu operasional lainnya. Komite Pengendali Operasi memiliki tujuan untuk merealisasikan kegiatan operasional Bank, juga membantu terwujudnya operasional yang lancar dan efisien, mengupayakan pencegahan insiden operasional, insiden keamanan informasi dan meningkatkan layanan pelanggan.

PEDOMAN KERJA KOMITE PENGENDALI OPERASI

Tugas dan tanggung jawab Komite Pengendali Operasi tercantum dalam Piagam Komite Pengendali Operasi, mencakup:

- Tujuan Komite Pengendali Operasi;
- Anggota Komite Pengendali Operasi;
- Jadwal pertemuan Komite Pengendali Operasi;
- Agenda pembahasan pertemuan Komite Pengendali Operasi;
- Tugas dan tanggung jawab Komite Pengendali Operasi; dan
- Pelaporan Komite Pengendali Operasi.

Pedoman kerja yang ditetapkan untuk Komite Pengendali Operasi, selaras dengan Piagam Komite Pengendali Operasi, meliputi:

- Pertemuan reguler Komite Pengendali Operasi diadakan 1 (satu) kali setiap bulan dalam 1 (satu) tahun. Dalam kondisi yang tidak dapat dihindarkan, pertemuan dapat ditiadakan ataupun digantikan dengan metode lain, contohnya seperti diskusi melalui email.

REMUNERATION AND NOMINATION COMMITTEE MEETINGS

In 2024, the Remuneration and Nomination Committee held 4 (four) meetings. At these meetings, the Remuneration and Nomination Committee discussed various matters, including evaluations and recommendations on the Bank's annual assessment activities aimed at ensuring that promotions and compensation are in accordance with the performance given by employees, while also considering the Bank's long-term strategy and objectives.

OPERATIONS CONTROL COMMITTEE

The Bank has established an Operations Control Committee (OCC) as an internal forum to discuss various topics related to operational enhancements and improvements, internal and global operational initiatives, various actions and ideas to improve operational control, and other operational issues. The Operations Control Committee aims to realize the Bank's operational activities, also to help realize smooth and efficient operations, strive to prevent operational incidents, information security incidents and improve customer service.

OPERATIONS CONTROL COMMITTEE WORK GUIDELINES

The duties and responsibilities of the Operations Control Committee are stated in the Operations Control Committee Charter, including:

- Objectives of the Operations Control Committee;
- Members of the Operations Control Committee;
- Schedule of Operations Control Committee meetings;
- Discussion agenda for Operations Control Committee meetings;
- Duties and responsibilities of the Operations Control Committee; and
- Reporting of the Operations Control Committee.

The work guidelines set for the Operations Control Committee, in line with the Operations Control Committee Charter, include:

- Regular meetings of the Operations Control Committee are held once a month in 1 (one) year. In unavoidable conditions, meetings may be cancelled or replaced by other methods, such as discussions via email.

TUGAS DAN TANGGUNG JAWAB KOMITE PENGENDALI OPERASI

Tugas dan tanggung jawab Komite Pengendali Operasi, di antaranya adalah:

- Mendiskusikan *Key Risk Indicator* (KRI) Operasional dan masalah operasional Bank guna pencapaian tujuan untuk meningkatkan kinerja dan kualitas operasional;
- Memberikan informasi terkini mengenai permasalahan operasional Bank;
- Sebagai wadah dalam mendiskusikan langkah-langkah yang akan diambil dalam menyelesaikan permasalahan operasional Bank;
- Sebagai forum diskusi dalam membahas isu dan topik operasional Bank yang terjadi di cabang-cabang luar negeri; dan
- Sebagai sarana diskusi terkait hal-hal yang berhubungan dengan area operasional Bank, seperti inisiatif terkait operasional, temuan audit operasional, dan lainnya.

RAPAT KOMITE PENGENDALI OPERASI

Pada tahun 2024, Komite Pengendali Operasi menyelenggarakan rapat sebanyak 11 (sebelas) kali rapat dan diskusi melalui email sebanyak 1 (satu) kali, dengan pembahasan dalam rapat antara lain meliputi:

- Tindak lanjut atas Instruksi Manajemen pada OCC sebelumnya;
- Diskusi terkait perihal operasional, seperti pertukaran informasi atau sosialisasi, pembagian informasi terkait inisiatif operasional, dan lainnya;
- Volume transaksi dan pengukuran kinerja risiko operasional melalui parameter *Key Risk Indicator* (KRI);
- Kejadian dan risiko operasional yang meliputi insiden operasional pada tiap bulan, pemantauan dokumen tertunda dan studi kasus terkait insiden operasional dari Kantor Pusat; dan
- Informasi terkait keamanan informasi (*information security*) dan peningkatan pemahaman dan kepedulian tehadap *issue anti-fraud*.

KOMITE TANGGUNG JAWAB SOSIAL PERUSAHAAN (CSR)

[OJK E.1] [GRI 2-13]

Bank membentuk Komite Tanggung Jawab Sosial Perusahaan (CSR) untuk memastikan pelaksanaan program CSR Bank berjalan dengan baik. Komite ini juga memastikan bahwa program CSR Bank dapat terintegrasi dan diterapkan secara konsisten di seluruh organisasi sesuai dengan visi, misi, dan nilai Bank, yaitu untuk "melayani masyarakat, serta mendorong pertumbuhan bersama dan berkelanjutan untuk masa depan yang lebih baik."

DUTIES AND RESPONSIBILITIES OF THE OPERATIONS CONTROL COMMITTEE

The duties and responsibilities of the Operations Control Committee include:

- Discussing Operational Key Risk Indicators (KRI) and the Bank's operational problems in order to achieve the goal of improving operational performance and quality;
- Providing the latest information on the Bank's operational problems;
- As a forum for discussing steps to be taken in resolving the Bank's operational problems;
- As a discussion forum for discussing operational issues and topics that occur in overseas branches; and
- As a means of discussion related to matters related to the Bank's operational area, such as operational initiatives, operational audit findings, and others.

OPERATIONS CONTROL COMMITTEE MEETINGS

In 2024, the Operations Control Committee held 11 (eleven) meetings and 1 (one) discussion via email, with discussions in the meetings including:

- Follow-up to Management Instructions at the previous OCC;
- Discussions related to operational matters, such as information exchange or socialization, sharing of information related to operational initiatives, and others;
- Transaction volume and measurement of operational risk performance through Key Risk Indicator (KRI) parameters;
- Operational events and risks including operational incidents each month, monitoring of pending documents and case studies related to operational incidents from the Head Office; and
- Information related to information security and increasing understanding and awareness of anti-fraud issues.

CORPORATE SOCIAL RESPONSIBILITY (CSR) COMMITTEE

[OJK E.1] [GRI 2-13]

The Bank has established a Corporate Social Responsibility (CSR) Committee to ensure that the Bank's CSR program is implemented properly. This committee also ensures that the Bank's CSR program can be integrated and implemented consistently throughout the organization in accordance with the Bank's vision, mission, and values, namely to "serve society, and fostering a shared and sustainable growth for a better world", and futher improve reputation of the Bank.

PEDOMAN KERJA KOMITE CSR

Tugas dan tanggung jawab komite CSR tercantum dalam Piagam Komite CSR, mencakup:

- Tujuan Komite CSR;
- Anggota Komite CSR;
- Jadwal pertemuan Komite CSR;
- Agenda pembahasan pertemuan Komite CSR;
- Tugas dan tanggung jawab Komite; dan
- Pelaporan Komite CSR.

Pedoman kerja yang ditetapkan oleh Komite CSR, selaras dengan Piagam Komite CSR, meliputi:

- Pertemuan rutin diadakan sekurang-kurangnya 1 (satu) kali dalam satu tahun;
- Agenda yang dibicarakan dalam pertemuan rutin sekurang-kurangnya mencakup:
  1. Pembahasan mengenai aktivitas CSR tahun sebelumnya dan aktivitas CSR yang diajukan untuk tahun berjalan;
  2. Perencanaan aktivitas CSR; dan
  3. Pemantauan dan evaluasi aktivitas CSR bank.
- Kuorum Komite untuk mengadakan pertemuan adalah:
  1. Managing Director, Head of HR & Banking Operation for Indonesia;
  2. Managing Director, Head of Compliance for Indonesia;
  3. Head of Planning Department; dan
  4. Head of Human Resources Department.
- Risalah pertemuan akan dilaporkan oleh Planning Department.

TUGAS DAN TANGGUNG JAWAB KOMITE CSR

Tugas dan tanggung jawab Komite CSR sejalan dengan Piagam Komite CSR, di antaranya adalah:

- Pembahasan kegiatan CSR Bank pada tahun sebelumnya dan mengajukan gagasan aktivitas CSR untuk tahun berjalan untuk meningkatkan kepuasan karyawan dan nasabah, melalui diskusi umum dan pengajuan usul implementasi program CSR;
- Merencanakan aktivitas CSR untuk memastikan aktivitas CSR yang dilakukan sesuai dengan strategi bank untuk mengembangkan masyarakat dan membangun reputasi Bank; dan
- Melakukan pemantauan dan evaluasi terhadap aktivitas CSR Bank untuk memahami dampak aktivitas CSR yang dilakukan terhadap kepuasan karyawan, serta dampak yang ditimbulkan kepada masyarakat dan reputasi Bank.

CSR COMMITTEE WORK GUIDELINES

The duties and responsibilities of the CSR committee are stated in the CSR Committee Charter, including:

- Objectives of the CSR Committee;
- Members of the CSR Committee;
- Schedule of CSR Committee meetings;
- Agenda for discussion of CSR Committee meetings;
- Duties and responsibilities of the Committee; and
- Reporting of the CSR Committee.

The work guidelines set by the CSR Committee, in line with the CSR Committee Charter, include:

- Routine meetings are held at least 1 (one) time a year;
- The agenda discussed in routine meetings includes at least:
  1. Discussion of CSR activities in the previous year and CSR activities proposed for the current year;
  2. CSR activity planning; and
  3. Monitoring and evaluation of the Bank's CSR activities.
- The Committee's quorum for holding meetings is:
  1. Managing Director, Head of HR & Banking Operation for Indonesia;
  2. Managing Director, Head of Compliance for Indonesia;
  3. Head of Planning Department; and
  4. Head of Human Resources Department.
- Minutes of the meeting will be reported by the Planning Department.

CSR COMMITTEE DUTIES AND RESPONSIBILITIES

The CSR Committee's duties and responsibilities are in line with the CSR Committee Charter, including:

- Discussion of the Bank's CSR activities in the previous year and submitting CSR activity ideas for the current year to improve employee and customer satisfaction, through general discussions and submission of proposals for CSR program implementation;
- Planning CSR activities to ensure that CSR activities carried out are in accordance with the Bank's strategy to develop the community and build the Bank's reputation; and
- Monitoring and evaluating the Bank's CSR activities to understand the impact of CSR activities carried out on employee satisfaction, as well as the impacts caused to the community and the Bank's reputation.

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RAPAT KOMITE CSR
Pada tahun 2024, Komite CSR menyelenggarakan rapat sebanyak 2 (dua) kali rapat. Komite CSR juga telah menjalankan tugasnya dalam merencanakan, menetapkan, dan mengawasi realisasi program CSR Bank sepanjang tahun buku.

AUDIT INTERNAL
Dalam menjalankan fungsi audit internal, Bank memiliki Satuan Kerja Audit Internal (SKAI) dan Divisi Audit Internal yang berada di Kantor Pusat dan Kantor Regional. Adapun cakupan audit yang dilakukan meliputi risiko kredit, risiko pasar, risiko likuiditas, risiko operasional, risiko hukum, risiko strategis, risiko kepatuhan, dan risiko reputasi. Hasil pemeriksaan disampaikan pada Otoritas Jasa Keuangan (OJK) dalam Laporan Pelaksanaan dan Pokok-Pokok Hasil Audit Internal yang disampaikan kepada OJK untuk posisi akhir bulan Juni dan Desember.

PIHAK YANG MENGANGKAT DAN MEMBERHENTIKAN KEPALA SATUAN KERJA AUDIT INTERNAL
SKAI bertugas dan bertanggung jawab untuk memberikan pendapat profesional dan independen serta rekomendasi perbaikan kepada *Country Head* serta Manajemen terkait mengenai kegiatan atau operasional perusahaan. Kepala SKAI diangkat dan diberhentikan oleh Manajemen Kantor Cabang Jakarta dengan mempertimbangkan rekomendasi Dewan Pengawas. Pengangkatan dan pemberhentian Kepala SKAI tersebut dilaporkan kepada OJK.

PERTANGGUNGJAWABAN
Bank membentuk SKAI berdasarkan Peraturan Otoritas Jasa Keuangan (POJK) No. 1/POJK.03/2019 tanggal 29 Januari 2019 tentang Penerapan Fungsi Audit Internal pada Bank Umum. SKAI mempunyai jalur pelaporan langsung kepada *Country Head of Indonesia* dengan tindasan kepada Dewan Pengawas.

KEPALA SATUAN KERJA AUDIT INTERNAL
Berdasarkan keputusan Manajemen, efektif pada 15 Juni 2020 Country Head of Indonesia Bank mengangkat Lordy Perdana Purba sebagai Kepala SKAI Bank.

STRUKTUR ORGANISASI DAN KEDUDUKAN SATUAN KERJA AUDIT INTERNAL
Kedudukan SKAI dalam organisasi mendapat dukungan dari Manajemen dan Dewan Pengawas selaras dengan Piagam Audit Internal Bank. SKAI memiliki jalur pelaporan langsung (*direct reporting line*) kepada Country Head of Indonesia, dan melaporkan laporan hasil audit internalnya kepada Country Head of Indonesia, dengan tindasan kepada Dewan Pengawas, Komite Audit, dan Direktur Kepatuhan.

CSR COMMITTEE MEETINGS
In 2024, the CSR Committee held 2 (two) meetings. The CSR Committee has also carried out its duties in planning, determining, and supervising the realization of the Bank's CSR program throughout the financial year.

INTERNAL AUDIT
In carrying out its internal audit function, the Bank has an Internal Audit Work Unit (SKAI) and an Internal Audit Division located at the Head Office and Regional Offices. The scope of the audits carried out includes credit risk, market risk, liquidity risk, operational risk, legal risk, strategic risk, compliance risk, and reputation risk. The results of the audit are submitted to the Financial Services Authority (OJK) in the Implementation Report and Main Results of the Internal Audit submitted to OJK for the positions at the end of June and December.

PARTY APPOINTS AND DISMISSES THE HEAD OF THE INTERNAL AUDIT WORK UNIT
SKAI is tasked and responsible for providing professional and independent opinions and recommendations for improvement to the Country Head and related Management regarding the company's activities or operations. The Head of SKAI is appointed and dismissed by the Management of the Jakarta Branch Office by considering the recommendations of the Supervisory Board. The appointment and dismissal of the Head of SKAI are reported to the OJK.

ACCOUNTABILITY
The Bank established SKAI based on Financial Services Authority Regulation (POJK) No. 1/POJK.03/2019 dated January 29, 2019 concerning the Implementation of Internal Audit Functions in Commercial Banks. SKAI has a direct reporting line to the Country Head of Indonesia with a report to the Supervisory Board.

HEAD OF INTERNAL AUDIT WORK UNIT
Based on the Management's decision, effective June 15, 2020, the Bank's Country Head of Indonesia appointed Lordy Perdana Purba as Head of the Bank's SKAI.

ORGANIZATIONAL STRUCTURE AND POSITION OF INTERNAL AUDIT WORK UNIT
SKAI's position in the organization is supported by Management and the Supervisory Board in line with the Bank's Internal Audit Charter. SKAI has a direct reporting line to the Country Head of Indonesia, and reports its internal audit results to the Country Head of Indonesia, with a report to the Supervisory Board, Audit Committee, and Compliance Director.

STRUKTUR ORGANISASI SKAI

SKAI ORGANIZATIONAL STRUCTURE

Hingga akhir tahun 2024, SKAI memiliki 10 (sepuluh) karyawan sebagaimana yang tercatat dengan rincian penempatan dan pelaksanaan tugas sebagai berikut:

By the end of 2024, SKAI has 10 (ten) employees as recorded with details of placement and implementation of duties as follows:

Jabatan/Fungsi Position/Function	**Jumlah Karyawan** Number of employees
Kepala Satuan Kerja Audit Internal Head of Internal Audit Work Unit	1 orang | person
Head of Internal Audit Unit 1 Head of Internal Audit Unit 1	1 orang | person
Anggota Internal Audit Unit 1 Member of Internal Audit Unit 1	4 orang | persons
Head of Internal Audit Unit 2 Head of Internal Audit Unit 2	1 orang | person
Anggota Internal Audit Unit 2 Member of Internal Audit Unit 2	3 orang | persons
Jumlah Total	10 orang | persons

SERTIFIKASI PROFESI AUDIT INTERNAL

Auditor SKAI memiliki kualifikasi dan kompetensi yang memadai dalam melaksanakan fungsi dan tugasnya. Sebagian besar Auditor SKAI memiliki sertifikasi yang dibutuhkan dan akan diikuti oleh auditor lainnya, dengan rincian sebagai berikut:

INTERNAL AUDIT PROFESSIONAL CERTIFICATION

SKAI Auditors have adequate qualifications and competencies in carrying out their functions and duties. Most SKAI Auditors have the required certification and will be followed by other auditors, with the following details:

Level Sertifikasi Certification Level	**Jumlah Karyawan** Number of Employees
Certified Internal Auditor (CIA)	2 orang | persons
ISMS Certified Lead Auditor of ISO/IEC 27001:2022	3 orang | persons
Certified Anti-Money Laundering Specialist (CAMS)	2 orang | persons
Sertifikasi Manajemen Risiko Skema Sertifikasi KKNI Kualifikasi (Jenjang) 6 Risk Management Certification KKNI Certification Scheme Qualification (Level) 6	1 orang | person
Sertifikasi Manajemen Risiko Skema Sertifikasi KKNI Kualifikasi (Jenjang) 5 Risk Management Certification KKNI Certification Scheme Qualification (Level) 5	2 orang | persons
Sertifikasi Manajemen Risiko level 3 Risk Management Certification level 3	5 orang | persons
Sertifikasi Manajemen Risiko level 2 Risk Management Certification level 2	2 orang | persons

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PIAGAM AUDIT INTERNAL

SKAI memiliki kedudukan yang independen terhadap satuan kerja operasional. Hal ini telah tertuang dalam Piagam Audit Internal yang telah disetujui oleh Country Head of Indonesia dan Dewan Pengawas. SKAI juga telah memiliki Piagam Audit Internal yang disusun berdasarkan POJK No. 01/POJK.3/2019 tentang Penerapan Fungsi Audit Internal pada Bank Umum. Piagam Audit Internal mencakup pernyataan formal SKAI, tujuan dan cakupan kerja SKAI, struktur dan kedudukan SKAI dalam organisasi Bank, serta wewenang dan tanggung jawab SKAI.

TUGAS DAN TANGGUNG JAWAB

SKAI bersifat independen dan objektif, serta memiliki tugas dan tanggung jawab sebagai berikut:

- Membantu tugas Country Head of Indonesia – Pemimpin MUFG Bank Kantor Cabang Jakarta dan Supervision Board dalam melakukan pengawasan dengan cara menjabarkan secara operasional baik perencanaan, pelaksanaan, maupun pemantauan hasil audit;
- Membuat analisis dan penilaian di bidang keuangan, akuntansi, operasional, dan kegiatan lain melalui audit;
- Mengidentifikasi segala kemungkinan untuk memperbaiki dan meningkatkan efisiensi penggunaan sumber daya dan dana;
- Menyusun dan melaksanakan rencana dan anggaran aktivitas Audit Internal tahunan berdasarkan prioritas risiko sesuai dengan tujuan Bank;
- Menguji dan mengevaluasi pelaksanaan pengendalian internal dan sistem manajemen risiko sesuai dengan kebijakan Bank;
- Memberikan saran perbaikan dan informasi yang objektif tentang kegiatan yang diperiksa pada semua tingkat manajemen, serta membuat laporan tertulis hasil audit setiap bulan dan menyampaikan laporan tersebut kepada Country Head of Indonesia dan salinan disampaikan kepada Dewan Pengawas, Komite Audit, dan Manajemen yang membawahkan fungsi kepatuhan;
- Memantau, menganalisis, dan melaporkan pelaksanaan tindak lanjut perbaikan yang telah disarankan;
- Bekerja sama dan berkomunikasi langsung dengan Komite Audit;

INTERNAL AUDIT CHARTER

SKAI has an independent position towards the operational work unit. This has been stated in the Internal Audit Charter, which has been approved by the Country Head of Indonesia and the Supervisory Board. SKAI also has an Internal Audit Charter, which is prepared based on POJK No. 01/POJK.3/2019 concerning the Implementation of Internal Audit Functions in Commercial Banks. The Internal Audit Charter includes a formal statement of SKAI, the objectives and scope of SKAI's work, the structure and position of SKAI in the Bank's organization, as well as the authority and responsibilities of SKAI.

DUTIES AND RESPONSIBILITIES

SKAI is independent and objective, and has the following duties and responsibilities:

- Assisting the Country Head of Indonesia - Head of MUFG Bank Jakarta Branch Office and the Supervision Board in carrying out supervision by operationally outlining both planning, implementation, and monitoring of audit results;
- Making analysis and assessments in the fields of finance, accounting, operations, and other activities through audits;
- Identify all possibilities to improve and increase the efficiency of resource and fund utilization;
- Prepare and implement annual Internal Audit activity plan and budget based on risk priority in accordance with Bank's objectives;
- Test and evaluate the implementation of internal control and risk management system in accordance with Bank's policy;
- Provide suggestions for improvement and objective information on audited activities at all management levels, and prepare written audit result reports every month and submit the report to Country Head of Indonesia and a copy is submitted to Supervisory Board, Audit Committee, and Management in charge of compliance function;
- Monitor, analyze, and report on the implementation of suggested improvement follow-up;
- Cooperate and communicate directly with Audit Committee;

- Bekerja sama dengan unit kerja yang melakukan fungsi pengendalian lain pada Bank dengan mengedepankan efektifitas fungsi pengendalian;
- SKAI bekerja sama dengan auditor eksternal untuk mendukung pelaksanaan pemberian jasa auditor eksternal kepada Bank;
- Menyusun program untuk mengevaluasi kualitas kegiatan audit internal yang dilakukan;
- Melakukan pemeriksaan khusus apabila diperlukan; dan
- SKAI harus menjabarkan laporan penilaian independensi penyelenggaraan kegiatan audit internal (sebagai konfirmasi atas pernyataan kepatuhan) minimal satu kali dalam setahun kepada Direksi.

PELAPORAN

Selaras dengan pasal 3 dari POJK No. 1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum, SKAI menyampaikan seluruh hasil auditnya kepada Country Head of Indonesia; Direktur Kepatuhan; dan Dewan Pengawas. SKAI menyampaikan laporan kepada OJK mengenai pelaksanaan audit internal yang telah dilakukan oleh SKAI, Divisi Audit Internal dari Kantor Pusat dan Kantor Wilayah.

AUDIT EKSTERNAL/AKUNTAN PUBLIK

Keberadaan KAP diatur melalui Peraturan OJK No. 9 tahun 2023 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan. Bank menjalin kerja sama dengan Kantor Akuntan Publik (KAP) sebagai organ eksternal Bank yang berfungsi memberikan opini terkait kesesuaian penyajian laporan keuangan Bank terhadap Standar Akuntansi Keuangan (SAK) yang berlaku di Indonesia.

KEPATUHAN TERHADAP STANDAR AKUNTANSI KEUANGAN INDONESIA

Manajemen memiliki tanggung jawab terhadap penyajian laporan keuangan Bank dan senantiasa patuh terhadap SAK yang berlaku di Indonesia yang ditetapkan oleh Ikatan Akuntan Indonesia (IAI), Peraturan Otoritas Jasa Keuangan No. 9 tahun 2023 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan, dan Surat Edaran Otoritas Jasa Keuangan (OJK) No. 18/SEOJK.03/2023 tentang Tata Cara Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan, terutama Bagian IV.2 mengenai ruang lingkup audit untuk Bank Umum dan Bank Syariah.

- Cooperate with work units that perform other control functions in Bank by prioritizing the effectiveness of control function;
- SKAI cooperates with external auditor to support the implementation of external auditor service provision to Bank;
- Prepare a program to evaluate the quality of internal audit activities conducted;
- Conduct special examination if necessary; and
- SKAI must describe the independence assessment report of the implementation of internal audit activities (as confirmation of the compliance statement) at least once a year to the Board of Directors.

REPORTING

In line with Article 3 of POJK No. 1/POJK.03/2019 concerning the Implementation of Internal Audit Functions in Commercial Banks, SKAI submits all of its audit results to the Country Head of Indonesia; Compliance Director; and the Supervisory Board. SKAI submits a report to OJK regarding the implementation of internal audits that have been carried out by SKAI, the Internal Audit Division of the Head Office and Regional Offices.

EXTERNAL AUDIT/PUBLIC ACCOUNTANT

The existence of KAP is regulated through OJK Regulation No. 9 of 2023 concerning the Use of Public Accountant Services and Public Accounting Firms in Financial Services Activities. The Bank cooperates with a Public Accounting Firm (KAP) as an external organ of the Bank, which functions to provide opinions regarding the conformity of the presentation of the Bank's financial statements to the Financial Accounting Standards (SAK) applicable in Indonesia.

COMPLIANCE WITH INDONESIAN FINANCIAL ACCOUNTING STANDARDS

Management is responsible for the presentation of the Bank's financial statements and always complies with the applicable SAK in Indonesia as stipulated by the Indonesian Institute of Accountants (IAI), Financial Services Authority Regulation No. 9 of 2023 concerning the Use of Public Accountant Services and Public Accounting Firms in Financial Services Activities, and Financial Services Authority (OJK) Circular Letter No. 18/SEOJK.03/2023 concerning Procedures for Using Public Accountant Services and Public Accounting Firms in Financial Services Activities, especially Section IV.2 concerning the scope of audits for Commercial Banks and Sharia Banks.

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PROSEDUR AUDIT EKSTERNAL DAN STANDAR AUDIT

Bank telah menunjuk Kantor Akuntan Publik yang telah terdaftar di Bank Indonesia untuk melaksanakan audit atas laporan keuangan Bank. Penugasan audit kepada Akuntan Publik dan Kantor Akuntan Publik telah memenuhi aspek-aspek sebagai berikut:

- Penunjukkan Akuntan Publik selaras dengan ketentuan Bank mengenai Internal Procedures on Implementation Guidelines for the External Operation Audits at Overseas Unit;
- Pelaksanaan audit berdasarkan pada perjanjian antara Bank dan Akuntan Publik;
- Ruang lingkup audit sesuai dengan Standar Audit yang berlaku di Indonesia dan sesuai dengan peraturan Otoritas Jasa Keuangan No. 9 tahun 2023, tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan dan Surat Edaran Otoritas Jasa Keuangan (OJK) No. 18/SEOJK.03/2023, tentang Tata Cara Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan, terutama Bagian IV.2 mengenai ruang lingkup audit untuk Bank Umum dan Bank Syariah;
- Sebelum melakukan audit, akuntan publik wajib menginformasikan kepada Otoritas Jasa Keuangan mengenai rencana pelaksanaan audit tersebut; dan
- Akuntan Publik melakukan audit berdasarkan standar audit yang ditentukan oleh Ikatan Akuntan Indonesia (IAI).

EXTERNAL AUDIT PROCEDURES AND AUDIT STANDARDS

The Bank has appointed a Public Accounting Firm registered with Bank Indonesia to conduct an audit of the Bank's financial statements. The audit assignment to the Public Accountant and Public Accounting Firm has met the following aspects:

- The appointment of the Public Accountant is in accordance with the Bank's provisions regarding the Internal Procedures on Implementation Guidelines for the External Operation Audits at Overseas Unit;
- The audit implementation is based on the agreement between the Bank and the Public Accountant;
- The scope of the audit is in accordance with the Audit Standards applicable in Indonesia and in accordance with the Financial Services Authority Regulation No. 9 of 2023, concerning the Use of Public Accountant Services and Public Accounting Firms in Financial Services Activities and the Financial Services Authority (OJK) Circular Letter No. 18/SEOJK.03/2023, concerning Procedures for Using Public Accountant Services and Public Accounting Firms in Financial Services Activities, especially Section IV.2 concerning the scope of the audit for Commercial Banks and Sharia Banks;
- Before conducting an audit, the public accountant is required to inform the Financial Services Authority regarding the plan to implement the audit; and
- The Public Accountant conducts the audit based on the audit standards determined by the Indonesian Institute of Accountants (IAI).

AKUNTAN PUBLIK TAHUN 2024

Bank telah menunjuk Kantor Akuntan Publik (KAP) Liana Ramon Xenia & Rekan guna melakukan pemeriksaan atas Laporan Keuangan Bank untuk tahun buku yang berakhir pada tanggal 31 Desember 2024.

PUBLIC ACCOUNTANT IN 2024

The Bank has appointed the Public Accounting Firm (KAP) Liana Ramon Xenia & Partner to conduct an audit of the Bank's Financial Statements for the financial year ending December 31, 2024.

Kantor Akuntan Publik Public Accounting Firm	KAP Liana Ramon Xenia & Rekan
Nomor Izin Usaha Business License Number	STTD.KAP-30/PM.021/2024
Akuntan Accountant	Elisabeth Imelda
Nomor Izin Akuntan Publik Public Accounting License Number	AP. 0849
Tahun Audit Audit Year	2024
Periode Penugasan Assignment Period	November 2024 - Maret 2025
Jasa Services	Audit Laporan Keuangan Financial Statement Audit

Jasa Lainnya Other Services	-
Biaya Fees	Rp3.500.000.000,-

DAFTAR AKUNTAN PUBLIK

Informasi mengenai daftar Kantor Akuntan Publik, Akuntan Publik, jasa yang diberikan, serta biaya dalam mengaudit laporan keuangan Bank untuk periode 5 (lima) tahun terakhir sebagai berikut:

LIST OF PUBLIC ACCOUNTANTS

Information regarding the list of Public Accounting Firms, Public Accountants, services provided, and costs in auditing the Bank's financial statements for the last 5 (five) years as follows:

Tahun Baru	Kantor Akuntan Publik Public Accounting Firms	Akuntan Publik Public Accountant	Jasa Services Rendered	Jasa Lainnya Other Services	Biaya Jasa Service Fee
2024	Liana Ramon Xenia & Rekan	Elisabeth Imelda	Audit Laporan Keuangan Financial Statement Audit	-	Rp3.500.000.000,-
2023	KAP Imelda & Rekan	Elisabeth Imelda	Audit Laporan Keuangan Financial Statement Audit	-	Rp3.260.000.000,-
2022	KAP Imelda & Rekan	Elisabeth Imelda	Audit Laporan Keuangan Financial Statement Audit	-	Rp3.000.000.000,-
2021	KAP Imelda & Rekan	Bayu M. Dayat	Audit Laporan Keuangan Financial Statement Audit	-	Rp2.750.000.000,-
2020	KAP Imelda & Rekan	Elisabeth Imelda	Audit Laporan Keuangan Financial Statement Audit	-	Rp2.600.000.000,-

MANAJEMEN RISIKO [OJK E.3][GRI 2-25]

GAMBARAN UMUM PENERAPAN MANAJEMEN RISIKO

MUFG Bank Kantor Cabang Jakarta dalam menjalankan kegiatan usaha dihadapkan pada risiko bisnis yang bersumber dari perubahan lingkungan bisnis perbankan baik bersifat eksternal maupun internal, sehingga memberikan pengaruh pada pencapaian tujuan Bank. Untuk itu, Bank telah menerapkan sistem manajemen risiko untuk menjaga dan melindungi Bank melalui pengelolaan risiko kerugian, yang mungkin timbul dari berbagai aktivitas Bank, serta menjaga tingkat risiko agar sesuai dengan arahan yang telah ditetapkan.

Bank mengimplementasikan sistem manajemen risiko dengan memakai kerangka kerja dasar dari Kantor Pusat. Sejalan dengan peraturan OJK, Bank telah membuat dan secara berkelanjutan memperkuat struktur organisasi sesuai dengan aturan standar yang digariskan oleh OJK.

PENGELOLA MANAJEMEN RISIKO

Bank memiliki 2 (dua) departemen, yakni Credit Risk Management Department (CRMD) dan Risk Management Department (RMD). Kedua departemen tersebut memiliki peran dan fungsi masing-masing dalam melaporkan, mengontrol dan merekomendasikan langkah-langkah mitigasi risiko kepada Manajemen. CRMD dan RMD memberikan laporan kepada Head of Risk Management for Indonesia

RISK MANAGEMENT [OJK E.3][GRI 2-25]

OVERVIEW OF RISK MANAGEMENT IMPLEMENTATION

MUFG Bank Jakarta Branch Office in carrying out its business activities is faced with business risks originating from changes in the banking business environment, both external and internal, which have an impact on the achievement of the Bank's objectives. For this reason, the Bank has implemented a risk management system to maintain and protect the Bank through managing the risk of loss, which may arise from various Bank activities, as well as maintaining the risk level in accordance with the established directives.

The Bank implements a risk management system using a basic framework from the Head Office. In line with OJK regulations, the Bank has created and continuously strengthened the organizational structure in accordance with the standard rules outlined by OJK.

RISK MANAGEMENT

The Bank has 2 (two) departments, namely the Credit Risk Management Department (CRMD) and the Risk Management Department (RMD). Both departments have their respective roles and functions in reporting, controlling and recommending risk mitigation measures to Management. CRMD and RMD report to the Head of Risk Management for Indonesia who leads the risk management

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yang memimpin area manajemen risiko. Selain CRMD dan RMD, Bank juga telah memiliki *Information Technology Risk Management Department* (IRMD) yang sesuai dengan SEOJK No. 29/SEOJK.02/2022. IRMD mencakup manajemen untuk risiko terkait Teknologi Informasi (TI).

PENGAWASAN AKTIF DEWAN PENGAWAS DAN DIREKSI

Manajemen Bank yang bertindak sebagai Direksi dan Organisasi kantor pusat Bank yang bertindak sebagai Dewan Pengawas, telah melakukan pengawasan aktif terhadap penerapan manajemen risiko di Bank. Manajemen telah secara efektif mengimplementasikan prinsip manajemen risiko pada seluruh aktivitas Bank dan membuat laporan secara berkala kepada Dewan Pengawas, khususnya untuk kinerja Bank. Dewan Pengawas melakukan pengendalian dan pemantauan aktivitas Bank dan juga memberikan arahan-arahan yang dianggap perlu.

Direksi bersama dengan Dewan Pengawas senantiasa memastikan bahwa kerangka kerja manajemen risiko memberikan perlindungan yang memadai terhadap keseluruhan risiko Bank. Manajemen Bank juga secara aktif melakukan pengelolaan seluruh risiko serta memastikan tersedianya kebijakan dan batasan, berdasarkan peraturan dari Kantor Pusat dan juga rekomendasi dari otoritas yang terkait.

KECUKUPAN KEBIJAKAN, PROSEDUR, DAN LIMIT

Dalam hubungannya terhadap batas risiko yang dapat diambil oleh Bank, di bawah ini merupakan prosedur dasar dan penerbitan limit di MUFG Bank Kantor Cabang Jakarta:

- Strategi manajemen risiko dari Bank harus memastikan bahwa Bank menjaga eksposur risiko yang konsisten dengan kebijakan dan prosedur internal dari Bank, peraturan dan undang- undang, serta ketentuan hukum lainnya;
- Risiko yang berhubungan dengan produk-produk perbankan dan transaksi harus dilakukan berdasarkan analisa Bank terhadap risiko melekat pada tiap-tiap produk bank dan transaksi yang telah dan akan dibuat berdasarkan sifat alami dan kompleksitas dari operasi bisnis Bank;
- Penggunaan metode pengukuran risiko dan sistem informasi harus diimplementasikan untuk perhitungan yang pasti mengenai eksposur risiko dari tiap produk perbankan, transaksi, dan lini bisnis dari Bank. Hal ini dalam rangka penerbitan data laporan dan informasi yang berhubungan dengan eksposur risiko untuk digunakan:

area. In addition to CRMD and RMD, the Bank also has an Information Technology Risk Management Department (IRMD) in accordance with SEOJK No. 29/SEOJK.02/2022. IRMD includes management of risks related to Information Technology (IT).

ACTIVE SUPERVISION BY THE BOARD OF SUPERVISORS AND BOARD OF DIRECTORS

The Bank's Management, which acts as the Board of Directors, and the Bank's head office organization, which acts as the Board of Supervisors, have actively supervised the implementation of risk management at the Bank. Management has effectively implemented risk management principles in all Bank activities and has made regular reports to the Board of Supervisors, especially for the Bank's performance. The Board of Supervisors controls and monitors the Bank's activities and also provides directions as deemed necessary.

The Board of Directors together with the Board of Supervisors always ensure that the risk management framework provides adequate protection against the Bank's overall risks. The Bank's Management also actively manages all risks and ensures the availability of policies and limitations, based on regulations from the Head Office and recommendations from relevant authorities.

ADEQUACY OF POLICIES, PROCEDURES, AND LIMITS

In relation to the risk limits that can be taken by the Bank, the following are the basic procedures and issuance of limits at MUFG Bank Jakarta Branch Office:

- The Bank's risk management strategy must ensure that the Bank maintains risk exposures that are consistent with the Bank's internal policies and procedures, regulations and laws, and other legal provisions;
- Risks related to banking products and transactions must be carried out based on the Bank's analysis of the risks inherent in each bank product and transaction that has been and will be made based on the nature and complexity of the Bank's business operations;
- The use of risk measurement methods and information systems must be implemented for accurate calculations of the risk exposure of each banking product, transaction, and business line of the Bank. This is in order to publish data reports and information related to risk exposures to be used:

a. Sebagai masukan dalam pembuatan keputusan keuntungan bisnis yang juga mencakup prinsip kehati-hatian dari Bank;
b. Pengaturan limit dan penerbitan toleransi risiko mewakili batas potensi risiko yang bisa diserap oleh modal Bank dan sebagai alat untuk mengawasi perkembangan pada eksposur risiko dari Bank;
c. Pengaturan limit eksposur harus berdasar pada prosedur pengaturan risiko tiap-tiap batas masing-masing risiko dan harus mencerminkan proses *dual control*; dan
d. Pengaturan limit harus dikaji ulang secara berkala untuk memastikan masih adanya keterkaitan hubungan antara tipe risiko yang ditanggung dengan kebutuhan dan perkembangan dari Bank.

KERANGKA KERJA MANAJEMEN RISIKO

Bank menerapkan metode untuk mengevaluasi keefektifan kontrol internal, yakni kerangka kerja berbasis *self-assessment* dengan menggunakan daftar cek (*checklist*) manajemen risiko yang komprehensif yang dinamakan *Risk Control Self-Assessment* (RCSA) dan *Self Identified Issue* (SII). Penerapan kerangka RCSA mengikuti arahan dari kantor Regional memudahkan Manajemen Bank untuk melakukan penilaian terhadap risiko-risiko yang ada, efektivitas kontrol dan untuk membangun langkah tindak lanjut dari aspek kategori risiko. Kemudian, penerapan SII bertujuan untuk memastikan bahwa Bank mengidentifikasi, memantau, memulihkan, dan mengurangi eksposur risiko yang ada.

KECUKUPAN PROSES IDENTIFIKASI, PENGUKURAN, PEMANTAUAN, PENGENDALIAN RISIKO, DAN SISTEM INFORMASI

Dalam rangka mengendalikan dan mengatur risiko-risiko secara seksama, maka proses-proses di bawah ini perlu diikutsertakan secara memadai:

- Mengidentifikasi dan mengenali risiko: Proses mengidentifikasi tipe dan lokasi risiko dari tiap transaksi, portofolio dan hal-hal lain yang berlaku;
- Evaluasi dan kalkulasi risiko: Proses mengidentifikasi status risiko menggunakan nilai-nilai numerik atau keputusan kualitatif yang menyeluruh untuk transaksi dalam level individual dan level portofolio;
- Pengendalian risiko: Proses dari pengendalian status risiko adalah dengan melakukan pengujian dan kaji ulang otoritas, batas-batas, proses operasional dan hal-hal lain (termasuk rencana untuk perlakuan khusus) disebutkan dalam kebijakan, peraturan, prosedur dan arahan-arahan lain serta metode-metode pengawasan lain; dan

a. As input in making business profit decisions that also include the Bank's prudent principles;
b. Limit settings and issuance of risk tolerances represent the limits of potential risks that can be absorbed by the Bank's capital and as a tool to monitor developments in the Bank's risk exposure;
c. Exposure limit settings must be based on the risk setting procedures for each risk limit and must reflect the dual control process; and
d. Limit settings must be reviewed periodically to ensure that there is still a relationship between the type of risk covered and the needs and developments of the Bank.

RISK MANAGEMENT FRAMEWORK

The Bank applies a method to evaluate the effectiveness of internal control, namely a self-assessment-based framework using a comprehensive risk management checklist called Risk Control Self-Assessment (RCSA) and Self Identified Issue (SII). The implementation of the RCSA framework follows the direction of the Regional Office to facilitate Bank Management to assess existing risks, the effectiveness of controls and to build follow-up steps from the risk category aspect. Then, the implementation of SII aims to ensure that the Bank identifies, monitors, recovers, and reduces existing risk exposures.

ADEQUACY OF RISK IDENTIFICATION, MEASUREMENT, MONITORING, CONTROL AND INFORMATION SYSTEM PROCESSES

In order to control and manage risks carefully, the following processes need to be included adequately:

- Identifying and recognizing risks: The process of identifying the type and location of risk for each transaction, portfolio and other applicable matters;
- Risk evaluation and calculation: The process of identifying the risk status using numerical values or qualitative decisions that are comprehensive for transactions at the individual level and portfolio level;
- Risk control: The process of controlling the risk status is by conducting tests and reviews of authorities, limits, operational processes and other matters (including plans for special treatment) stated in policies, regulations, procedures and other directives and other methods of supervision; and

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- Pengkajian dan pelaporan risiko: Proses dari pengkajian yang terkini mengenai status dari risiko, perlakuan khusus, dan laporan untuk Manajemen oleh Risk Management Department yang bersifat independen dari unit penghasil keuntungan. Proses pengkajian dan pelaporan risiko ini akan dibantu oleh data-data terkait eksposur risiko Bank yang terdapat pada sistem informasi Bank.

- Risk assessment and reporting: The process of current assessment of the status of risks, special treatment, and reports to Management by the Risk Management Department, which is independent of the profit-generating unit. This risk assessment and reporting process will be assisted by data related to the Bank's risk exposure contained in the Bank's information system.

JENIS RISIKO YANG DIHADAPI DAN UPAYA MITIGASI [5.e]

Bank telah menyusun Laporan Profil Risiko untuk disampaikan dengan tepat waktu kepada Otoritas Jasa Keuangan yang dilaporkan secara triwulan. Berdasarkan hasil penilaian dalam Profil Risiko, risiko Bank adalah rendah-menengah; hal ini merupakan hasil dari penilaian yang menggunakan mekanisme pengendalian risiko Bank yang kuat dan berkesinambungan.

TYPES OF RISKS FACED AND MITIGATION EFFORTS [5.e]

The Bank has prepared a Risk Profile Report to be submitted in a timely manner to the Financial Services Authority, which is reported quarterly. Based on the assessment results in the Risk Profile, the Bank's risk is low-medium; this is the result of an assessment using the Bank's strong and sustainable risk control mechanisms.

Informasi mengenai profil/jenis risiko yang dihadapi Bank selama tahun 2024 dan mitigasi yang telah dilakukan tercantum dalam tabel berikut:

Information regarding the profile/type of risk faced by the Bank during 2024 and the mitigation that has been carried out is listed in the following table:

Jenis Risiko Types of Risk	**Definisi** Definition	**Kontrol** Control	**Mitigasi** Mitigation
Risiko Kredit Credit Risk	• Risiko akibat kegagalan pihak lain dalam memenuhi kewajiban kepada Bank, termasuk risiko kredit akibat kegagalan debitur, risiko konsentrasi kredit, *counterparty credit risk, settlement risk* dan juga *country risk* & transfer *risk.* • Risks resulting from the failure of other parties to fulfill their obligations to the Bank, including credit risk resulting from debtor failure, credit concentration risk, counterparty credit risk, settlement risk and also country risk & transfer risk.	• Manajemen dan Kantor pusat secara berkelanjutan menerapkan kontrol pada setiap aplikasi Kredit melalui proses persetujuan kredit; • Kebijakan kredit ditinjau secara berkala dan diperbaharui mengikuti perkembangan terkini; • Analisa berkala yang mendalam terhadap portofolio kredit (contoh: pada kategori industri tertentu, pada konsentrasi kredit, dll); • Pemeriksaan Kredit Berkala (*Regular Credit Examination*) oleh Kantor Pusat yang mengkaji kelengkapan administrasi, penerapan kebijakan, dan tindak lanjutan dari hasil temuan audit sebelumnya. • Management and Head Office continuously implement controls on each Credit application through the credit approval process; • Credit policies are reviewed periodically and updated following current developments; • In-depth periodic analysis of the credit portfolio (e.g. in certain industry categories, on credit concentrations, etc.); • Regular Credit Examination by Head Office that reviews administrative completeness, policy implementation, and follow-up actions from previous audit findings.	• Bank juga selalu melakukan pelaksanaan pemantauan yang sifatnya proaktif terhadap debitur-debitur yang ada untuk mengantisipasi potensi kegagalan debitur di masa yang akan datang; • Peringkat Debitur dikaji secara teratur (paling tidak setahun sekali), berikut juga dengan kinerja Debitur dan lain-lain; dan • Melaksanakan rapat Komite Pengendali Risiko Kredit secara teratur yang dihadiri oleh Manajemen dan departemen-departemen yang terkait kredit untuk mendiskusikan portofolio Risiko Kredit secara keseluruhan dan tindak lanjutnya. • The Bank also always carries out proactive monitoring of existing debtors to anticipate potential debtor failures in the future; • Debtor Ratings are reviewed regularly (at least once a year), along with Debtor performance and others; and • Conduct regular Credit Risk Control Committee meetings attended by Management and departments related to credit to discuss the overall Credit Risk portfolio and its follow-up.

Jenis Risiko Types of Risk	**Definisi** Definition	**Kontrol** Control	**Mitigasi** Mitigation
Risiko Pasar Dan Risiko Likuiditas Market Risk and Liquidity Risk	• Risiko pada posisi neraca dan rekening administratif, termasuk transaksi derivatif, akibat perubahan secara keseluruhan dari kondisi pasar, termasuk risiko perubahan harga option. • Risiko akibat ketidakmampuan Bank untuk memenuhi kewajiban yang jatuh tempo dari sumber pendanaan arus kas dan/atau dari aset likuid berkualitas tinggi yang dapat diagunkan, tanpa mengganggu aktivitas dan kondisi keuangan Bank. • Risks on balance sheet and administrative account positions, including derivative transactions, due to overall changes in market conditions, including the risk of changes in option prices. • Risks due to the Bank's inability to meet maturing obligations from cash flow funding sources and/or from high-quality liquid assets that can be pledged, without disrupting the Bank's activities and financial condition.	• Prosedur dan kebijakan mengenai risiko pasar dinyatakan pada setiap prosedur dan diperbarui secara berkelanjutan untuk mencerminkan situasi terkini; • Identifikasi, Pengukuran, Pengawasan dan Pengendalian harian yang dilakukan melalui sistem, di mana data-data diambil dari sistem-sistem tersebut dan langsung dilaporkan ke Manajemen. • Procedures and policies regarding market risk are stated in each procedure and are updated continuously to reflect the current situation; • Daily Identification, Measurement, Monitoring and Control carried out through the system, where data is taken from these systems and reported directly to Management.	• Setiap perubahan limit risiko pasar yang diajukan front-office harus mendapatkan persetujuan Kantor Pusat terlebih dahulu, di mana limit ditetapkan pada setiap produk; dan • Rapat Komite Manajemen Risiko Pasar dan Likuiditas yang dilaksanakan paling tidak sebulan sekali, dihadiri oleh Manajemen dan departmen-departmen yang terkait risiko pasar • Any changes to market risk limits submitted by the front office must first obtain approval from the Head Office, where limits are set for each product; and • Market and Liquidity Risk Management Committee meetings are held at least once a month, attended by Management and departments related to market risk

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Jenis Risiko Types of Risk	**Definisi** Definition	**Kontrol** Control	**Mitigasi** Mitigation
Risiko Operasional Operational Risk	Risiko akibat ketidakcukupan dan/atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem, dan/atau adanya kejadian-kejadian eksternal yang mempengaruhi operasional Bank. Risks resulting from inadequacy and/or malfunction of internal processes, human error, system failure, and/or external events that affect the Bank's operations.	• Standar prosedur dan kebijakan-kebijakan operasional terkait dikaji dan diperbarui secara teratur; • Perubahan pada standar prosedur operasional dan kebijakan-kebijakan terkait dikaji oleh departmen terkait untuk diteliti kemungkinan adanya perubahan risiko yang mungkin timbul dan memerlukan persetujuan Manajemen sebelum berlaku efektif; • Pelatihan berkala terkait standar operasional Bank untuk karyawan dalam rangka membangun kesadaran mereka terhadap risiko operasional yang mungkin dihadapi dalam pekerjaan sehari-hari. • Standard procedures and related operational policies are reviewed and updated regularly; • Changes to standard operating procedures and related policies are reviewed by the relevant department to examine the possibility of changes in risks that may arise and require Management approval before being effective; • Regular training related to the Bank's operational standards for employees in order to build their awareness of operational risks that may be faced in their daily work.	• Insiden operasional dilaporkan kepada Manajemen dalam kasus-per-kasus; • Manajemen menyetujui aplikasi perlakuan khusus untuk penanganan operasional, setelah dilakukan kajian oleh departmen terkait; dan • Rapat Komite Pengendali Operasi dilakukan secara bulanan yang dihadiri oleh seluruh departmen operasional, departemen terkait lainnya maupun Manajemen untuk mendiskusikan berbagai isu terkait operasional Bank. • Operational incidents are reported to Management on a case-by-case basis; • Management approves special treatment applications for operational handling, after review by the relevant departments; and • Operational Control Committee meetings are held monthly, attended by all operational departments, other relevant departments and Management to discuss various issues related to the Bank's operations.
Risiko Hukum Legal Risk	Risiko yang timbul akibat tuntutan hukum dan/atau kelemahan aspek hukum. Risks arising from lawsuits and/or weaknesses in legal aspects.	Secara umum, Bank telah menerapkan manajemen risiko hukum melalui mekanisme-mekanisme di bawah ini: • Pengawasan secara periodik terhadap risiko hukum berdasarkan pada kerugian yang dialami di masa lalu sehubungan dengan risiko hukum; • Identifikasi secara aktif risiko hukum yang melekat pada setiap jenis transaksi dan aktivitas perbankan; • Peninjauan terhadap kontrak yang dibuat antara pihak ketiga dan Bank untuk meyakini aspek legalitas dari kontrak tersebut; • Pemeriksaan berbagai dokumen untuk meyakinkan legalitas dari dokumen tersebut; evaluasi secara aktif terhadap efek hukum dari penerbitan peraturan baru; • Pelatihan masalah hukum untuk karyawan dalam rangka membangun kesadaran mereka terhadap persoalan hukum yang dihadapi dalam pekerjaan sehari-hari. In general, the Bank has implemented legal risk management through the following mechanisms: • Periodic monitoring of legal risks based on past losses related to legal risks; • Active identification of legal risks inherent in each type of banking transaction and activity; • Review of contracts made between third parties and the Bank to ensure the legality of the contract; • Examination of various documents to ensure the legality of the document; active evaluation of the legal effects of the issuance of new regulations; • Legal training for employees in order to build their awareness of legal issues faced in their daily work.	• Bank memantau dan menyelesaikan setiap permasalahan terkait hukum yang dihadapinya; dan • Bank melakukan verifikasi terhadap setiap perjanjian/kontrak yang ditandatangani Bank dengan pihak lawan (termasuk nasabah, vendor, penyedia alih daya). • The Bank monitors and resolves any legal issues it faces; and • The Bank verifies any agreements/contracts signed by the Bank with counterparties (including customers, vendors, outsourcing providers).

Jenis Risiko Types of Risk	**Definisi** Definition	**Kontrol** Control	**Mitigasi** Mitigation
Risiko Reputasi Reputational Risk	Risiko akibat menurunnya tingkat kepercayaan pemangku kepentingan (*stakeholder*) yang bersumber dari persepsi negatif terhadap Bank. Risk due to decreasing level of stakeholder trust that originates from negative perception towards the Bank.	Dalam melakukan transaksi dengan nasabah, Bank harus memiliki kemampuan dan pengetahuan yang cukup untuk mengelola risiko yang mungkin ada. In conducting transactions with customers, the Bank must have sufficient capability and knowledge to manage the risks that may exist.	• Bank secara berkala memantau adanya publikasi/berita negatif mengenai Bank; • Bank merespons secara tepat waktu terhadap potensi risiko reputasi yang timbul akibat permasalahan terkait sistem atau kegagalan transaksi. • The Bank periodically monitors negative publications/news about the Bank; • The Bank responds in a timely manner to potential reputational risks arising from system-related problems or transaction failures.
Risiko Strategis Strategic Risk	Risiko akibat ketidaktepatan Bank dalam mengambil keputusan dan/atau pelaksanaan suatu keputusan stratejik serta kegagalan dalam mengantisipasi perubahan lingkungan bisnis. Risk due to the Bank's inaccuracy in making decisions and/or implementing a strategic decision and failure to anticipate changes in the business environment.	Bank menyusun Rencana Bisnis setiap tahunnya, sesuai dengan peraturan dan ketetapan Bank Indonesia atau Otoritas Jasa Keuangan. Selanjutnya setiap departemen akan melakukan tugas sehari-hari berdasarkan Rencana Bisnis yang telah dibuat. Manajemen Bank akan mengidentifikasi apabila ada bagian dari Rencana Bisnis yang tidak terealisasi. The Bank prepares a Business Plan every year, in accordance with the regulations and provisions of Bank Indonesia or the Financial Services Authority. Furthermore, each department will carry out daily tasks based on the Business Plan that has been made. Bank Management will identify if there are parts of the Business Plan that are not realized.	• Bank terus memperkuat kapabilitasnya dalam menjawab kebutuhan nasabah yang semakin beragam; • Bank terus memasarkan berbagai produk dan layanan untuk memperluas basis nasabah Bank dan mempertahankan nasabah Bank yang sudah ada; dan • Bank terus mendapatkan dukungan pendanaan dari Kantor Pusat dan memanfaatkan jaringan globalnya sebagai keunggulan kompetitifnya di industri perbankan Indonesia. • The Bank continues to strengthen its capabilities in responding to the increasingly diverse needs of its customers; • The Bank continues to market various products and services to expand the Bank's customer base and retain existing Bank customers; and • The Bank continues to receive funding support from the Head Office and utilizes its global network as its competitive advantage in the Indonesian banking industry.
Risiko Kepatuhan Compliance Risk	Risiko yang timbul akibat Bank tidak mematuhi dan/atau tidak melaksanakan peraturan perundang-undangan dan ketentuan. Risks arising from the Bank not complying with and/or not implementing laws and regulations and provisions.	Setiap karyawan harus memahami semua ketentuan dan peraturan yang dikeluarkan oleh Pemerintah, Bank Indonesia, Otoritas Jasa Keuangan, Kantor Pusat, dan juga ketentuan internal Bank, setidaknya yang berhubungan dengan pekerjaan rutin sehari-hari. Departemen Kepatuhan akan memantau pelaksanaan dari peraturan yang ada dari setiap unit kerja. Every employee must understand all provisions and regulations issued by the Government, Bank Indonesia, Financial Services Authority, Head Office, and also the Bank's internal provisions, at least those related to daily routine work. The Compliance Department will monitor the implementation of existing regulations from each work unit.	• Bank melakukan pemantauan berkala terhadap kepatuhan Bank melalui pertemuan rutin Komite Kepatuhan; • Bank secara rutin menggelar pelatihan bagi karyawan terkait dengan kepatuhan Bank dalam menjalankan kegiatan usahanya; dan • Bank melakukan audit secara internal dan melakukan uji mandiri terhadap tingkat kepatuhan Bank. • The Bank conducts regular monitoring of the Bank's compliance through regular meetings of the Compliance Committee; • The Bank routinely holds training for employees related to the Bank's compliance in carrying out its business activities; and • The Bank conducts internal audits and conducts independent tests on the Bank's level of compliance.

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SISTEM PENGENDALIAN INTERNAL

MUFG Bank Kantor Cabang Jakarta mengadopsi pedoman pengungkapan dan pengendalian internal dalam proses pengungkapan yang digariskan oleh Kantor Pusat. Bank juga telah memiliki Manual Standar, Kebijakan, dan Prosedur Pengendalian Internal terhadap Pelaporan Keuangan untuk memastikan kepatuhan pelaporan keuangan sesuai dengan standar yang berlaku.

SISTEM PENGENDALIAN INTERNAL YANG MENYELURUH

Struktur pengendalian internal Bank melingkupi koordinasi dari kebijakan, organisasi, prosedur, metode, dan aturan pada entitas Bank. Tujuan dari struktur pengendalian internal adalah untuk melindungi aset, memverifikasi kekakuratan dan keabsahan data akunting, memastikan sumber daya yang paling ekonomis dan efisien dan memperkuat kepatuhan terhadap kebijakan yang telah ditetapkan Manajemen bank. Manajemen Bank bertanggung jawab dalam pembentukan struktur pengendalian internal.

Audit Internal mendukung semua aktivitas terkait audit sebagai bagian dari struktur pengendalian internal, serta melakukan koordinasi pengoperasian proses pengendalian internal pada semua tingkatan manajemen operasional bank. Lebih lanjut, Audit Eksternal menjadi bagian dari sistem tata kelola untuk mengevaluasi serta menyesuaikan relevansi sistem pengendalian internal dan manajemen risiko Bank.

EVALUASI EFEKTIVITAS SISTEM PENGENDALIAN INTERNAL

Manajemen, Departemen Risk Management, SKAI, dan Departemen Kepatuhan senantiasa melakukan pemantauan terhadap aktivitas sistem pengendalian internal Bank secara berkesinambungan dan menyeluruh. Evaluasi atas efektivitas sistem pengendalian internal dilakukan oleh SKAI yang bertanggung jawab terhadap keseluruhan audit internal Bank dan kinerja pengendalian internal. SKAI merupakan unit kerja yang terlepas dari Unit Kerja operasional serta melakukan peninjauan secara mandiri dan objektif terhadap kegiatan operasional Bank yang dilakukan secara periodik dan berkesinambungan.

INTERNAL CONTROL SYSTEM

MUFG Bank Jakarta Branch Office adopts the disclosure and internal control guidelines in the disclosure process outlined by the Head Office. The Bank also has a Manual Standards, Policies, and Procedures for Internal Control of Financial Reporting to ensure compliance with financial reporting in accordance with applicable standards.

COMPLETE INTERNAL CONTROL SYSTEM

The Bank's internal control structure encompasses the coordination of policies, organizations, procedures, methods, and rules in the Bank's entity. The purpose of the internal control structure is to protect assets, verify the accuracy and validity of accounting data, ensure the most economical and efficient resources and strengthen compliance with policies set by Bank Management. Bank Management is responsible for establishing the internal control structure.

Internal Audit supports all audit-related activities as part of the internal control structure, and coordinates the operation of the internal control process at all levels of the Bank's operational management. Furthermore, External Audit is part of the governance system to evaluate and adjust the relevance of the Bank's internal control system and risk management.

EVALUATION OF THE EFFECTIVENESS OF THE INTERNAL CONTROL SYSTEM

Management, Risk Management Department, SKAI, and Compliance Department continuously and comprehensively monitor the activities of the Bank's internal control system. Evaluation of the effectiveness of the internal control system is carried out by SKAI, which is responsible for the Bank's overall internal audit and internal control performance. SKAI is a work unit that is separate from the operational Work Unit and conducts independent and objective reviews of the Bank's operational activities, which are carried out periodically and continuously.

ANTI PENCUCIAN UANG, PENCEGAHAN PENDANAAN TERORISME DAN PENCEGAHAN PENDANAAN PROLIFERASI SENJATA PEMUSNAH MASSAL (APU, PPT DAN PPPSPM)

Bank memiliki komitmen yang kuat untuk terus meningkatkan kewaspadaan terhadap aktivitas nasabah yang berhubungan dengan pencucian uang, pendanaan terorisme, pendanaan proliferasi senjata pemusnah massal, sanksi ekonomi, aktivitas suap, dan korupsi. Bank memiliki Financial Crime Department yang berfungsi sebagai Unit Kerja Khusus yang terdiri dari Unit *Anti Money Laundering*, Unit *Sanction*, dan Unit *Governance & System* yang bertanggung jawab untuk memastikan penerapan program APU, PPT, dan PPPSPM di dalam Bank berjalan dengan efektif.

Sebagai bagian yang berkesinambungan tata kelola yang baik, Bank memiliki pengawasan aktif Dewan Direksi dan Dewan Pengawas untuk memastikan penerapan program APU PPT dan PPPSPM dilaksanakan sesuai dengan Undang-Undang dan Peraturan/Regulasi terkait yang berlaku. Hal ini termasuk namun tidak terbatas pada telah terdapat mekanisme pembahasan terkait penerapan program APU PPT dan PPPSPM melalui pertemuan Compliance Committee Meeting dan/atau Supervisory Board Meeting yang diadakan secara berkala. Lebih lanjut, Bank telah memiliki sistem Pengendalian Internal yang efektif dan independen dengan adanya batasan wawasan wewenang dan tanggung jawab satuan kerja terkait dengan penerapan program APU PPT dan PPSPM dan dilakukannya pemeriksaan secara independen secara berkala dan *ad hoc* untuk memastikan efektivitas penerapan program APU PPT dan PPSPM.

Bank juga senantiasa memenuhi kewajiban pelaporan transaksi keuangan berdasarkan peraturan perundangan yang berlaku yang meliputi Laporan Transaksi Keuangan dari dan ke Luar Negeri (LTKL), Sistem Informasi Pengguna Jasa Terpadu (SIPJT), Laporan Transaksi Keuangan Tunai (LTKT) dan Laporan Transaksi Keuangan Mencurigakan (LTKM) serta pelaporan APU PPT/PPPSPM lainnya. Sebagai dukungan berkelanjutan, Bank senantiasa menyampaikan pemenuhan permintaan data maupun informasi dan/atau dokumen berdasarkan permintaan Otoritas Jasa Keuangan, PPATK, dan/atau Peraturan Otoritas Jasa Keuangan dan/atau ketentuan mengenai kewajiban pelaporan melalui sistem pelaporan Otoritas Jasa Keuangan dan/atau PPATK. Bank telah melakukan berbagai program pelatihan kepada seluruh karyawan secara berkesinambungan sebagai upaya pengembangan sumber daya manusia dalam meningkatkan budaya risiko APU, PPT, dan PPPSPM, baik dalam bentuk pelatihan secara daring maupun pelatihan dalam kelas

ANTI-MONEY LAUNDERING, PREVENTION OF TERRORISM FINANCING AND PREVENTION OF PROLIFERATION OF WEAPONS OF MASS DESTRUCTION FINANCING (APU, PPT AND PPPSPM)

The Bank has a strong commitment to continue to increase awareness of customer activities related to money laundering, terrorism financing, financing of proliferation of weapons of mass destruction, economic sanctions, bribery activities, and corruption. The Bank has a Financial Crime Department, which functions as a Special Working Unit consisting of the Anti Money Laundering Unit, Sanction Unit, and Governance & System Unit, which is responsible for ensuring the implementation of APU, PPT, and PPPSPM programs within the Bank runs effectively.

As an ongoing part of good governance, the Bank has active supervision from the Board of Directors and the Supervisory Board to ensure that the implementation of APU PPT and PPPSPM programs is carried out in accordance with applicable laws and regulations. This includes but is not limited to the existence of a discussion mechanism related to the implementation of the APU PPT and PPPSPM programs through Compliance Committee Meetings and/or Supervisory Board Meetings held periodically. Furthermore, the Bank has an effective and independent Internal Control system with limitations on the authority and responsibility of work units related to the implementation of the APU PPT and PPSPM programs and independent inspections are carried out periodically and ad hoc to ensure the effectiveness of the implementation of the APU PPT and PPSPM programs.

The Bank always fulfills the obligation to report financial transactions based on applicable laws and regulations, which include the Financial Transaction Report from and to Abroad (LTKL), Integrated Service User Information System (SIPJT), Cash Financial Transaction Report (LTKT) and Suspicious Financial Transaction Report (LTKM) as well as other APU PPT/PPPSPM reports. As ongoing support, the Bank always submits the fulfillment of requests for data or information and/or documents based on requests from the Financial Services Authority, PPATK, and/or Financial Services Authority Regulations and/or provisions regarding reporting obligations through the Financial Services Authority and/or PPATK reporting system. The Bank has conducted various training programs for all employees on an ongoing basis as an effort to develop human resources in improving the risk culture of AML, PPT, and PPPSPM, both in the form of online training and in-class training (via teleconference) facilitated by AML and PPT experts (subject-matter experts) from the

(melalui telekonferensi) yang difasilitasi oleh para pakar APU dan PPT (*subject-matter experts*) dari Kantor Pusat maupun Kantor Wilayah Asia Pasifik. Keseluruhan pelatihan yang diselenggarakan tersebut bertujuan untuk meningkatkan pengetahuan dan kewaspadaan karyawan terhadap penerapan APU, PPT, dan PPPSPM.

Head Office and the Asia Pacific Regional Office. All of the training held aims to increase employee knowledge and awareness of the implementation of AML, PPT, and PPPSPM.

Bank beserta dengan seluruh kantor cabang MUFG di dunia juga telah melakukan penyelarasan kebijakan dan prosedur APU, PPT, dan PPPSPM sesuai dengan *Global Standard* MUFG Bank melalui program *Global Roll Out* (GRO) guna meningkatkan mutu kualitas dan efektivitas penerapan program APU, PPT, dan PPPSPM. Hal ini telah didukung pula dengan Sistem Informasi Manajemen dan/atau Sistem Manajemen Risiko yang memadai/mumpuni dalam penerapan program APU PPT dan PPSPM.

The Bank and all MUFG branch offices worldwide have also aligned AML, PPT, and PPPSPM policies and procedures in accordance with the MUFG Bank Global Standard through the Global Roll Out (GRO) program to improve the quality and effectiveness of the implementation of AML, PPT, and PPPSPM programs. This has also been supported by an adequate/capable Management Information System and/or Risk Management System in the implementation of the AML PPT and PPSPM programs.

PERKARA PENTING

IMPORTANT MATTERS

PERMASALAHAN HUKUM

LEGAL ISSUES

Permasalahan hukum yang dihadapi Bank sepanjang tahun 2024 serta perbandingannya dengan tahun 2023 adalah sebagai berikut:

Legal issues faced by the Bank throughout 2024 and their comparison with 2023 are as follows:

Permasalahan Hukum Legal Issues	2024		2023	
	Perdata	Pidana	Perdata	Pidana
Selesai dan telah mempunyai kekuatan hukum tetap Final and legally binding	-	-	1	-
Dalam proses penyelesaian In the process of resolution	-	-	-	-
Jumlah Total	-	-	1	-

DAMPAK PERMASALAHAN HUKUM TERHADAP PERUSAHAAN

Dampak permasalahan hukum perdata maupun pidana yang diterima Bank selama tahun 2024 yang dilakukan melalui proses hukum tidak signifikan, karena Bank telah melakukan proses mitigasi yang tepat.

IMPACT OF LEGAL CASES ON THE COMPANY

There was no significant impact arising from the legal cases faced by the Bank in 2024, whether civil or criminal, as the Bank undertook appropriate mitigation measures.

PENGUNGKAPAN PERMASALAHAN HUKUM YANG SEDANG

DISCLOSURE OF CURRENT LEGAL CASE FACED BY THE

DIHADAPI DEWAN PENGAWAS DAN MANAJEMEN YANG SEDANG MENJABAT

Selama tahun 2024, tidak ada anggota Dewan Pengawas maupun Manajemen Bank yang sedang menjabat, memiliki permasalahan hukum, baik perdata maupun pidana.

PENGUNGKAPAN PERMASALAHAN HUKUM YANG SEDANG DIHADAPI ANAK PERUSAHAAN

MUFG Bank, Ltd., Kantor Cabang Jakarta adalah kantor cabang dari MUFG Bank, Ltd., Jepang (Kantor Pusat). Bank bukan merupakan perusahaan publik dan tidak memiliki anak perusahaan sehingga Bank tidak memiliki informasi mengenai permasalahan hukum yang sedang dihadapi anak perusahaan.

PENGUNGKAPAN SANKSI ADMINISTRASI OLEH OTORITAS TERKAIT

Sepanjang tahun 2024, tidak terdapat sanksi administratif material yang mempengaruhi kelangsungan usaha Bank dan juga tidak terdapat sanksi administratif yang dikenakan kepada Bank sebagai organisasi, entitas anak, anggota Manajemen maupun anggota Dewan Pengawas oleh Otoritas terkait.

AKSES INFORMASI DAN DATA PERUSAHAAN

Sebagai bagian penting dari implementasi prinsip transparansi informasi, Bank secara berkala memperbarui dan memberikan kemudahan akses informasi seputar aktivitas dan kinerjanya kepada para pemangku kepentingan agar mengetahui kondisi Bank secara jelas dan terbuka. Bank memberikan kemudahan akses informasi dan data Bank secara tepat waktu, akurat dan lengkap kepada seluruh pemangku kepentingan. Bank menyediakan akses Informasi seluas-luasnya melalui situs web resmi www.mufg.co.id.

KETERBUKAAN INFORMASI

Bank senantiasa memberikan informasi terkini atas setiap perkembangan Perusahaan kepada pemegang saham dan otoritas pasar modal melalui berbagai saluran untuk memastikan efektivitas, kesetaraan dan tepat waktu. Penerapan keterbukaan informasi merupakan wujud implementasi Bank atas prinsip-prinsip transparansi serta kepatuhan terhadap ketentuan dan peraturan yang berlaku.

Situs web Bank terus diperbarui dengan informasi yang dibutuhkan bagi nasabah serta pemangku kepentingan terkait lainnya. Informasi mengenai situs web Bank telah dijelaskan pada bagian Akses Data dan Informasi Bank.

KORESPONDENSI DAN LAPORAN BERKALA

CURRENT SUPERVISORY BOARD AND MANAGEMENT BOARD

During 2024, no members of the Supervisory Board or the Bank's Management who are currently serving have legal problems, either civil or criminal.

DISCLOSURE OF CURRENT LEGAL CASES FACED BY THE SUBSIDIARIES

MUFG Bank, Ltd., Jakarta Branch Office is a branch office of MUFG Bank, Ltd., Japan (Head Office). The Bank is not a public company and does not have any subsidiaries, so the Bank does not have information regarding legal cases faced by the subsidiaries currently.

DISCLOSURE OF ADMINISTRATIVE SANCTIONS BY THE RELATED AUTHORITIES

Throughout 2024, there were no material administrative sanctions that affected the Bank's business continuity and there were also no administrative sanctions imposed on the Bank as an organization, subsidiary, member of Management or member of the Supervisory Board by the relevant Authorities.

ACCESS TO COMPANY INFORMATION AND DATA

As an important part of the implementation of the principle of information transparency, the Bank periodically updates and provides easy access to information about its activities and performance to stakeholders so that they know the Bank's condition clearly and openly. The Bank provides easy access to Bank information and data in a timely, accurate and complete manner to all stakeholders. The Bank provides the widest possible access to Information through the official website www.mufg.co.id.

INFORMATION DISCLOSURE

The Bank always provides the latest information on every development of the Company to shareholders and capital market authorities through various channels to ensure effectiveness, equality and timeliness. The implementation of information disclosure is a manifestation of the Bank's implementation of the principles of transparency and compliance with applicable provisions and regulations.

The Bank's website is continuously updated with the information needed by customers and other relevant stakeholders. Information regarding the Bank's website has been explained in the Bank's Data Access and Information section.

CORRESPONDENCE AND PERIODIC REPORTS

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Sebagai bentuk transparansi kepada masyarakat, Bank menyebarluaskan informasi material mengenai aktivitas dan kinerja Bank secara berkala. Keterbukaan informasi tersebut juga bertujuan untuk memenuhi amanat dan ketentuan kepada otoritas.

Bank telah menyusun informasi keuangan dan non-keuangan dan dilaporkan secara transparan kepada pemegang saham, pemangku kepentingan dan lembaga lain yang dipersyaratkan. Informasi dilaporkan sesuai target waktu, tersajikan dengan lengkap dan akurat, terkini, utuh dan memadai sesuai dengan tata cara, jenis dan cakupan sebagaimana diatur dalam ketentuan tentang Transparansi Kondisi Keuangan Bank. Bank menerbitkan secara berkala berbagai laporan berikut:

As a form of transparency to the public, the Bank periodically disseminates material information regarding the Bank's activities and performance. The disclosure of this information also aims to fulfill the mandate and provisions to the authorities.

The Bank has compiled financial and non-financial information and reported it transparently to shareholders, stakeholders and other required institutions. Information is reported according to the time target, presented completely and accurately, up-to-date, complete and adequate in accordance with the procedures, types and scope as stipulated in the provisions on Transparency of the Bank's Financial Condition. The Bank periodically publishes the following reports:

Uraian Description	**Berkala** Periodically	**Daring (situs web)** Online (website)
Laporan tahunan Annual report	Tahunan Annual	√
Laporan kinerja keuangan yang diaudit Audited financial statement	Tahunan Annual	√
Laporan keuangan kuartalan Quarterly financial statement	Kuartalan Quarterly	√
Pengungkapan Net Stable Funding Rasio Net Stable Funding Ratio Disclosure	Kuartalan Quarterly	√
Suku bunga dasar kredit Prime Lending Rate	Bulanan Monthly	√

KODE ETIK

Kode Etik

MUFG memiliki dan menerapkan Pedoman Tata Perilaku MUFG (*MUFG Code of Conduct*) yang berlaku secara global dan di tingkat grup. Pedoman Tata Perilaku MUFG menjadi standar yang mengarahkan bagaimana karyawan MUFG berperilaku dan mengambil keputusan dalam aktivitas bisnis sehari-hari, selaras dengan Visi Bank MUFG.

Penerapan Pedoman Tata Perilaku MUFG bertujuan untuk memberikan arahan bagi karyawan dalam melaksanakan tugas dan tanggung jawabnya serta memastikan keputusan yang diambil berada pada jalur yang benar. Informasi lebih lanjut mengenai Pedoman Tata Perilaku MUFG sebagai berikut:

- Pedoman Tata Perilaku MUFG berlaku bagi seluruh entitas di bawah MUFG di seluruh dunia (namun dapat dilengkapi dengan panduan-panduan lain yang spesifik bagi masing-masing lokasi, jika ada);

CODE OF CONDUCT

Code of Conduct

MUFG has and implements the MUFG Code of Conduct, which applies globally and at the group level. The MUFG Code of Conduct is the standard that guides how MUFG employees behave and make decisions in their daily business activities, in line with the MUFG Bank Vision.

The implementation of the MUFG Code of Conduct aims to provide direction for employees in carrying out their duties and responsibilities and to ensure that decisions taken are on the right track. Further information on the MUFG Code of Conduct is as follows:

- The MUFG Code of Conduct applies to all entities under MUFG worldwide (but may be supplemented with other guidelines specific to each location, if any);

- Setiap karyawan MUFG diwajibkan berpartisipasi dalam pelatihan mengenai Pedoman Tata Perilaku MUFG 1 (satu) kali dalam satu tahun, dan wajib membuat pernyataan tertulis akan tunduk kepada Pedoman Tata Perilaku MUFG tersebut;
- Dalam hal terjadinya kerusakan atas reputasi dan kepercayaan atas MUFG atau atas kepentingan perusahaan, atau tindakan (atau tidak adanya tindakan) terhadap kemungkinan tindakan tidak pantas atau pelanggaran atas Pedoman Tata Perilaku tersebut, karyawan dapat dimintakan pertanggungjawabannya, serta dapat dilaporkan kepada otoritas yang relevan; dan
- Pedoman Tata Perilaku MUFG tersebut dipublikasikan secara internal melalui berbagai kanal publikasi internal bank, dan juga dapat dilihat secara transparan melalui situs web grup www.mufg.jp/english.

Pedoman Tata Perilaku MUFG telah tercantum pada bab Profil Bank dalam Laporan Tahunan ini.

KEBIJAKAN ANTI KORUPSI

Dewan Pengawas, Manajemen, serta seluruh pegawai beromitmen untuk menjunjung tinggi nilai sportivitas, profesionalisme, persaingan yang *fair*, serta prinsip-prinsip tata kelola perusahaan yang baik. Bank juga berkomitmen untuk menciptakan iklim usaha yang sehat, menghindari tindakan, perilaku ataupun perbuatan-perbuatan yang dapat menimbulkan konflik kepentingan, Korupsi, Kolusi dan Nepotisme (KKN) serta selalu mengutamakan kepentingan Bank di atas kepentingan pribadi, keluarga, kelompok ataupun golongan. Lebih lanjut, Bank terus memperhatikan kebijakan tentang anti korupsi sebagaimana yang tertuang dalam Undang-Undang No. 20 Tahun 2001 tentang Perubahan atas Undang-Undang No. 31 Tahun 1999 tentang Pemberantasan Tindak Pidana Korupsi.

PENGENDALIAN GRATIFIKASI

Bank mengimplementasikan kebijakan pengendalian gratifikasi terkait *gift and hospitality* guna mengatur persyaratan dan kendali minimum, serta membangun budaya bisnis yang beretika. Pada kebijakan ini, Bank sepenuhnya selaras dengan standar pemberian *gift and hospitality* yang berlaku secara grup di dalam MUFG, serta peraturan lainnya seperti:

- Undang-Undang No. 31 tahun 1999, sebagaimana telah diubah melalui Undang-undang no. 20 tahun 2001 tentang Pemberantasan Tidak Pidana Korupsi dan diubah sebagian melalui Nomor 1 Tahun 2023 tentang Kitab Undang-Undang Hukum Pidana;

- Every MUFG employee is required to participate in training on the MUFG Code of Conduct once a year, and must make a written statement that they will comply with the MUFG Code of Conduct;
- In the event of damage to MUFG's reputation and trust or to the interests of the company, or any action (or inaction) of potential misconduct or violation of the Code of Conduct, employees may be held accountable and reported to the relevant authorities; and
- The MUFG Code of Conduct is published internally through the Bank's various internal publication channels, and can also be viewed transparently on the group website www.mufg.jp/english.

The MUFG Code of Conduct is included in the Bank Profile section of this Annual Report.

ANTI-CORRUPTION POLICY

The Supervisory Board, Management, and all employees are committed to upholding the values of sportsmanship, professionalism, fair competition, and the principles of good corporate governance. The Bank is also committed to creating a healthy business climate, avoiding actions, behaviors or deeds that may give rise to conflicts of interest, Corruption, Collusion and Nepotism (KKN) and always prioritizing the interests of the Bank above personal, family, group or class interests. Furthermore, the Bank continues to pay attention to the anti-corruption policy as stated in Law No. 20 of 2001 concerning Amendments to Law No. 31 of 1999 concerning the Eradication of Criminal Acts of Corruption.

GRATIFICATION CONTROL

The Bank implements a gratification control policy related to gifts and hospitality to regulate minimum requirements and controls, and build an ethical business culture. In this policy, the Bank is fully aligned with the gift and hospitality standards applicable as a group within MUFG, as well as other regulations such as:

- Law No. 31 of 1999, as amended by Law no. 20 of 2001 concerning the Eradication of Criminal Acts of Corruption and partially amended by Number 1 of 2023 concerning the Criminal Code;

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- Peraturan Pemerintah no. 94 tahun 2021 tentang Disiplin Pegawai Negeri Sipil;
- U.S. *Foreign Corrupt Practices Act* (1977);
- U.K. Bribery Act (2010); dan
- *Japanese Unfair Competition Prevention Act* (2018).

Bank juga memiliki kebijakan ketat mengenai pemberian dan penerimaan *gift and hospitality* untuk dan dari pihak lawan, termasuk untuk dan dari regulator, nasabah, vendor, penyedia alih daya, serta pihak-pihak lainnya. Bank mewajibkan bahwa *gift and hospitality* tidak boleh mempengaruhi tindakan atau keputusan apapun atau untuk mengamankan keuntungan bisnis.

KEBIJAKAN BENTURAN KEPENTINGAN

Bank memaknai benturan kepentingan sebagai sebuah peristiwa terjadinya konflik antara kepentingan ekonomis Bank dengan kepentingan ekonomis pribadi, pemilik, anggota Dewan Pengawas, anggota Manajemen, Pejabat Eksekutif, Pegawai dan/atau pihak terafiliasi dengan Bank. Bank memiliki dan menerapkan kebijakan yang mengatur mengenai benturan kepentingan, serta telah diterbitkan oleh Kantor Pusat. Sepanjang tahun 2024, tidak terdapat transaksi yang mengandung benturan kepentingan di Bank.

FUNGSI KEPATUHAN

Dalam melaksanakan fungsi kepatuhan, Bank telah membentuk Compliance Department yang independen dari satuan kerja operasional. Adapun fungsi yang dimiliki Compliance Department secara garis besar, sebagai berikut:

- Mewujudkan terlaksananya budaya kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank;
- Mengelola risiko kepatuhan yang dihadapi oleh Bank;
- Memastikan agar kebijakan, ketentuan, sistem, dan prosedur serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan; dan
- Memastikan kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada Otoritas Jas Keuangan dan/atau otoritas pengawas lain yang berwenang.

- Government Regulation no. 94 of 2021 concerning Civil Servant Discipline;
- U.S. Foreign Corrupt Practices Act (1977);
- U.K. Bribery Act (2010); and
- Japanese Unfair Competition Prevention Act (2018).

The Bank also has a strict policy regarding the giving and receiving of gifts and hospitality to and from counterparties, including to and from regulators, customers, vendors, outsourcing providers, and other parties. The Bank requires that gifts and hospitality must not influence any action or decision or to secure business advantages.

CONFLICT OF INTEREST POLICY

The Bank defines a conflict of interest as an event where there is a conflict between the Bank's economic interests and the personal economic interests of the owner, member of the Supervisory Board, member of Management, Executive Officers, Employees and/or parties affiliated with the Bank. The Bank has and implements a policy governing conflicts of interest, which has been issued by the Head Office. Throughout 2024, there were no transactions containing conflicts of interest at the Bank.

COMPLIANCE FUNCTION

In carrying out the compliance function, the Bank has established a Compliance Department that is independent from the operational work unit. The functions of the Compliance Department in general are as follows:

- Realizing the implementation of a culture of compliance at all levels of the Bank's organization and business activities;
- Managing compliance risks faced by the Bank;
- Ensuring that policies, provisions, systems, and procedures as well as business activities carried out by the Bank are in accordance with the provisions of the Financial Services Authority and the provisions of laws and regulations; and
- Ensuring the Bank's compliance with commitments made by the Bank to the Financial Services Authority and/or other authorized supervisory authorities.

Struktur Compliance Department Per 31 Desember 2024 | **Compliance Department structure as of December 31, 2024**

Executive Officer, Country Head of Indonesia
Managing Director Head of Compliance for Indonesia
Head of Compliance Department
Advisory Function
Risk, Monitoring, and Reporting Function
Head Office and Training Function

PEDOMAN KEPATUHAN

Bank memiliki Pedoman Kepatuhan (*Compliance Manual*) yang diterbitkan oleh Kantor Pusat dan selanjutnya dimodifikasi sesuai kondisi Bank, agar menciptakan fungsi kepatuhan dengan baik. Pedoman Kepatuhan menjadi referensi dan ringkasan dari peraturan-peraturan yang berlaku, kebijakan dan ketentuan internal.

Pedoman ini juga menjadi acuan serta rujukan bagi karyawan mengenai prosedur untuk mendeteksi masalah atau insiden kepatuhan. Pedoman ini mencakup antara lain Pedoman Tata Perilaku MUFG, Kebijakan Anti Pencucian Uang, Penanganan Konflik Kepentingan, dan juga Prosedur *Whistleblowing*.

TUGAS DAN TANGGUNG JAWAB

Bank melalui Compliance Department bertanggung jawab melakukan peninjauan dan pengkinian atas Pedoman Kepatuhan agar sejalan dengan peraturan dan ketentuan lokal maupun ketentuan- ketentuan dari Kantor Pusat dan otoritas di Jepang. Setiap perubahan dalam manual wajib mendapat persetujuan Manajemen.

COMPLIANCE MANUAL

The Bank has a Compliance Manual issued by the Head Office and subsequently modified according to the Bank's conditions, in order to create a good compliance function. The Compliance Manual serves as a reference and summary of applicable regulations, policies and internal provisions.

This manual also serves as a reference and referral for employees regarding procedures for detecting compliance issues or incidents. This manual includes, among others, the MUFG Code of Conduct, Anti-Money Laundering Policy, Handling of Conflicts of Interest, and also the Whistleblowing Procedure.

DUTIES AND RESPONSIBILITIES

The Bank through the Compliance Department is responsible for reviewing and updating the Compliance Manual to ensure that it is in line with local regulations and provisions as well as provisions from the Head Office and authorities in Japan. Any changes to the manual must be approved by Management.

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Bank juga menyusun program kepatuhan internal setiap 6 bulan berdasarkan persyaratan dari Kantor Pusat, dengan tujuan untuk memastikan efektivitas fungsi kepatuhan. Setiap perkembangan pelaksanaan program ini wajib dilaporkan kepada Kantor Pusat setiap kuartal.

Program kepatuhan menguraikan syarat-syarat kepatuhan dan rencana tindakan yang akan dilakukan oleh Bank. Program tersebut juga memasukkan jadwal untuk perubahan *Compliance Manual* internal, rencana pelatihan kepatuhan, dan kegiatan-kegiatan lainnya yang ditujukan untuk meningkatkan efektivitas kepatuhan.

Bank telah memiliki Direktur Kepatuhan yang ditunjuk berdasarakan ketentuan dalam Peraturan Otoritas Jasa Keuangan (POJK) No. 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum. Adapun tugas dan tanggung jawab Direktur Kepatuhan Bank sebagai berikut:

- Menetapkan langkah-langkah yang diperlukan untuk memastikan Bank telah memenuhi seluruh peraturan Bank Indonesia maupun Otoritas Jasa Keuangan dan peraturan perundang-undangan lain yang berlaku dalam rangka pelaksanaan prinsip kehati-hatian;
- Memantau agar kegiatan usaha Bank tidak menyimpang dari ketentuan yang berlaku;
- Meminimalkan risiko kepatuhan Bank;
- Mengambil tindakan pencegahan agar keputusan yang diambil Bank tidak menyimpang dari ketentuan Otoritas Jasa Keuangan dan peraturan perundang-undangan; dan
- Memantau kepatuhan Bank terhadap seluruh komitmen yang dibuat oleh Bank kepada Bank Indonesia atau Otoritas Jasa Keuangan.

Direktur Kepatuhan melaporkan kinerja kepatuhan Bank kepada Otoritas Jasa Keuangan setiap setengah tahunan. Hal ini selaras dengan Peraturan OJK No. 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum. Sepanjang tahun 2024, kinerja kepatuhan Bank telah dikelola dengan baik, dengan beberapa parameternya sebagai berikut:

- Bank terus melakukan pemantauan terhadap pelaksanaan prinsip kehati-hatian;
- Untuk mendukung program anti pencucian uang dan pencegahan pendanaan terorisme, Bank terus melakukan pemantauan transaksi maupun pelaporan transaksi kepada regulator sebagaimana telah diatur dalam ketentuan pemerintah;

The Bank also prepares an internal compliance program every 6 months based on the requirements of the Head Office, with the aim of ensuring the effectiveness of the compliance function. Every development in the implementation of this program must be reported to the Head Office every quarter.

The compliance program outlines the compliance requirements and action plans to be undertaken by the Bank. The program also includes a schedule for changes to the internal Compliance Manual, compliance training plans, and other activities aimed at improving compliance effectiveness.

The Bank has a Compliance Director appointed based on the provisions of the Financial Services Authority Regulation (POJK) No. 46/POJK.03/2017 concerning the Implementation of the Compliance Function of Commercial Banks. The duties and responsibilities of the Bank's Compliance Director are as follows:

- Determine the steps necessary to ensure that the Bank has complied with all Bank Indonesia and Financial Services Authority regulations and other applicable laws and regulations in the context of implementing the principle of prudence;
- Monitor so that the Bank's business activities do not deviate from applicable provisions;
- Minimize the Bank's compliance risk;
- Take preventive measures so that decisions taken by the Bank do not deviate from the provisions of the Financial Services Authority and laws and regulations; and
- Monitor the Bank's compliance with all commitments made by the Bank to Bank Indonesia or the Financial Services Authority.

The Compliance Director reports the Bank's compliance performance to the Financial Services Authority every six months. This is in line with OJK Regulation No. 46/POJK.03/2017 concerning the Implementation of the Compliance Function of Commercial Banks. Throughout 2024, the Bank's compliance performance has been well managed, with several parameters as follows:

- The Bank continues to monitor the implementation of the prudential principle;
- To support anti-money laundering and prevention of terrorism financing programs, the Bank continues to monitor transactions and report transactions to regulators as stipulated in government regulations;

- Bank telah melaksanakan sosialisasi internal untuk memastikan pemenuhan peraturan baru yang terkait;
- Pemenuhan komitmen kepada regulator dilaksanakan tepat waktu; dan
- Dalam mendukung kolaborasi bisnis antara MUFG dengan Danamon, Kepatuhan MUFG Jakarta memberikan support saran terkait pemenuhan kepatuhan terhadap regulasi yang ada sebelum pelaksanaannya.

WHISTLEBLOWING SYSTEM [GRI 2-16][GRI 2-26]

Bank memiliki sistem pelaporan pelanggaran (*Whistleblowing System*/WBS) yang berfungsi sebagai mekanisme pelaporan atas dugaan atau indikasi penyimpangan dan kecurangan yang terjadi dalam lingkungan Bank. Kehadiran kebijakan WBS menjadi salah satu upaya Bank dalam menerapkan prinsip korporasi yang sehat melalui penegakan kedisiplinan serta menciptakan iklim usaha yang berlandaskan pada etika serta kepatuhan terhadap ketentuan dan peraturan perundang-undangan yang berlaku.

Sistem pelaporan pelanggaran merupakan bagian dari pengendalian internal berperan sebagai sistem deteksi dini (*early warning system*), serta memberikan wadah yang jelas dan terstruktur bagi seluruh individu Bank untuk melaporkan indikasi penyimpangan dan kecurangan dengan jaminan kerahasiaan identitas sebagai pelapor.

MEKANISME PENYAMPAIAN PELAPORAN PELANGGARAN

Para pemangku kepentingan dapat menyampaikan dugaan laporan pelanggaran dengan menyertakan fakta dan bukti, serta tidak didasari oleh fitnah. Proses penyampaian pelaporan pelanggaran dilakukan melalui media penyampaian surat elektronik compliance_hotline@tmp.id.mufg.jp dengan mencantumkan: Identitas pelapor (atau dapat dilaporkan secara anonim), jenis tuduhan, rincian pihak-pihak yang terlibat, waktu dan tempat kejadian, serta bukti dan saksi lainnya jika ada. Selain melalui email tersebut, pelaporan juga dapat menyampaikan laporan melalui media penyampaian surat elektronik di MUFG secara global di bawah ini:

Nishimura & Asahi: mufgwhistleblow@nishimura.com
MUFG Audit Committee: mufg-group-helpline_kansaiinkai_PF@mufg.jp

- The Bank has carried out internal socialization to ensure compliance with related new regulations;
- Fulfillment of commitments to regulators is carried out on time; and
- In supporting business collaboration between MUFG and Danamon, MUFG Jakarta Compliance provides support and advice regarding compliance with existing regulations prior to their implementation.

WHISTLEBLOWING SYSTEM [GRI 2-16][GRI 2-26]

The Bank has a whistleblowing system (WBS) that functions as a reporting mechanism for suspected or indicated irregularities and fraud that occur within the Bank's environment. The presence of the WBS policy is one of the Bank's efforts to implement healthy corporate principles through enforcement of discipline and creating a business climate based on ethics and compliance with applicable laws and regulations.

The whistleblowing system is part of internal control that acts as an early warning system, and provides a clear and structured forum for all Bank individuals to report indicated irregularities and fraud with a guarantee of confidentiality of identity as the reporter.

MECHANISM FOR SUBMITTING VIOLATION REPORTING

Stakeholders can submit alleged violation reports by including facts and evidence, and not based on slander. The process of reporting violations is carried out through the electronic mail compliance_hotline@tmp.id.mufg.jp by including: The identity of the reporter (or can be reported anonymously), type of accusation, details of the parties involved, time and place of the incident, and other evidence and witnesses if any. In addition to the email, reports can also be submitted via the electronic mail delivery media at MUFG globally below:

Nishimura & Asahi: mufgwhistleblow@nishimura.com
MUFG Audit Committee: mufg-group-helpline_kansaiinkai_PF@mufg.jp

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PERLINDUNGAN BAGI *WHISTLEBLOWER*

Bank memiliki kebijakan untuk menjamin kerahasiaan identitas pelapor serta menjamin keamanan pelapor dari segala tindakan balas dendam. Hal ini bertujuan untuk memberikan kebebasan bagi pelapor dalam menyampaikan pengaduan terkait penyimpangan dan kecurangan yang ditemukan dalam lingkungan Bank tanpa tekanan dan ancaman dari pihak lain. Bank juga berkomitmen untuk menghargai sejauh yang dimungkinkan, permintaan untuk anonimitas dan kerahasiaan informasi.

PROTECTION FOR WHISTLEBLOWERS

The Bank has a policy to ensure the confidentiality of the reporter's identity and to ensure the reporter's safety from any retaliation. This aims to provide freedom for reporters to submit complaints regarding irregularities and fraud found in the Bank's environment without pressure and threats from other parties. The Bank is also committed to respecting, as far as possible, requests for anonymity and confidentiality of information.

PENANGANAN PENGADUAN

Setiap laporan yang disampaikan dan diterima Bank akan ditindaklanjuti dan diinvestigasi dengan bukti dan informasi yang akurat serta dapat dipertanggungjawabkan. Proses penanganan pengaduan meliputi verifikasi laporan yang masuk, pengambilan keputusan mengenai perlu atau tidak perlunya proses investigasi, proses penyelidikan oleh pihak internal dan pihak eksternal apabila diperlukan, pelaporan hasil investigasi, menetapkan status pelaporan pelanggaran, hingga pemrosesan sesuai dengan peraturan yang berlaku.

COMPLAINT HANDLING

Every report submitted and received by the Bank will be followed up and investigated with accurate and accountable evidence and information. The complaint handling process includes verification of incoming reports, decision-making regarding the need for an investigation process, the investigation process by internal and external parties if necessary, reporting the results of the investigation, determining the status of the violation report, to processing in accordance with applicable regulations.

PIHAK PENGELOLA *WHISTLEBLOWING SYSTEM*

Sistem pelaporan pelanggaran di Internal Jakarta Branch dikelola oleh Head of Compliance for Indonesia dan Head of HR & Banking Operation for Indonesia yang menangani laporan pengaduan mulai dari proses verifikasi, investigasi, hingga penetapan status pelaporan untuk selanjutnya diproses sesuai dengan ketentuan yang berlaku di Bank.

PARTY IN CHARGE OF WHISTLEBLOWING SYSTEM

The violation reporting system at Internal Jakarta Branch is managed by the Head of Compliance for Indonesia and the Head of HR & Banking Operation for Indonesia who handle complaint reports starting from the verification process, investigation, to determining the reporting status to be further processed in accordance with the provisions applicable at the Bank.

LAPORAN *WHISTLEBLOWING SYSTEM* (WBS)

Selama tahun 2024, MUFG Bank Kantor Cabang Jakarta tidak mencatatkan adanya pelaporan pelanggaran yang masuk dalam *Whistleblowing System*.

WHISTLEBLOWING SYSTEM (WBS) REPORT

During 2024, MUFG Bank Jakarta Branch Office did not record any violation reports that were included in the Whistleblowing System.

PENYEDIAAN DANA KEPADA PIHAK TERKAIT DAN PENYEDIAAN DANA BESAR

Bank secara kontinyu mengalokasikan dana untuk pelaksanaan program dan kegiatan *Corporate Social Responsibility* (CSR), sebagai komitmen serta kontribusi Bank pada lingkungan dan masyarakat, khususnya komunitas di sekitar lokasi Bank. Informasi secara rinci terkait dengan program dan kegiatan CSR Bank sepanjang tahun 2024 disampaikan pada bagian Tanggung Jawab Sosial Perusahaan dan Lingkungan/Laporan Keberlanjutan 2024 yang disusun secara terintegrasi dalam Laporan Tahunan ini.

PROVISION OF FUNDS TO RELATED PARTIES AND PROVISION OF LARGE FUNDS

The Bank continuously allocates funds for the implementation of Corporate Social Responsibility (CSR) programs and activities, as a commitment and contribution of the Bank to the environment and society, especially the communities around the Bank's location. Detailed information related to the Bank's CSR programs and activities throughout 2024 is presented in the Corporate Social Responsibility and Environment/Sustainability Report 2024 section, which is compiled in an integrated manner in this Annual Report.

Bank berkomitmen untuk tidak memberikan dana kegiatan partai politik manapun. Meski demikian, Bank tetap memberikan kebebasan kepada karyawan untuk menyalurkan aspirasinya dalam kegiatan politik dengan batasan-batasan tertentu agar terhindar dari munculnya potensi benturan kepentingan.

The Bank is committed not to provide funds for any political party activities. However, the Bank still provides employees with the freedom to channel their aspirations in political activities with certain limitations to avoid potential conflicts of interest.

INTEGRITAS PELAPORAN DAN SISTEM TEKNOLOGI INFORMASI

Integrasi pelaporan dan keamanan dalam penerapan sistem teknologi informasi dapat menyediakan informasi yang akurat, relevan, dan dapat diandalkan serta berperan penting dalam membangun kepercayaan dan reputasi Bank di mata para pemangku kepentingan. Integritas pelaporan MUFG Bank, Ltd., Kantor Cabang Jakarta dilakukan dengan menyusun dan menyajikan laporan dengan tata cara, jenis, dan cakupan sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai Transparansi dan Publikasi Laporan Bank. Dengan demikian, informasi yang disampaikan mengandung akurasi, kelengkapan, dan tidak terdistorsi mulai dari tahap penyusunan, pengumpulan, hingga penyajian data agar para pemangku kepentingan mendapatkan informasi yang benar dan dapat dipercaya.

INTEGRITY OF REPORTING AND INFORMATION TECHNOLOGY SYSTEMS

Integration of reporting and security in the implementation of information technology systems can provide accurate, relevant, and reliable information and play an important role in building the Bank's trust and reputation in the eyes of stakeholders. The integrity of MUFG Bank, Ltd., Jakarta Branch Office reporting is carried out by compiling and presenting reports in accordance with the procedures, types, and scopes in accordance with the Financial Services Authority Regulation concerning Transparency and Publication of Bank Reports. Thus, the information submitted contains accuracy, completeness, and is not distorted from the stages of compiling, collecting, to presenting data so that stakeholders obtain correct and reliable information.

PENERAPAN KEUANGAN BERKELANJUTAN

MUFG Bank, Ltd., Kantor Cabang Jakarta menyusun dan mempublikasikan Laporan Keberlanjutan secara berkala dan terintegrasi dengan Laporan Tahunan. Bank menyusun dan mempublikasikan Laporan Keberlanjutan dengan berpedoman pada Peraturan Otoritas Jasa Keuangan mengenai penerapan keuangan berkelanjutan bagi lembaga jasa keuangan, emiten, dan perusahaan publik. Bank juga menyusun dan menyampaikan Laporan Keberlanjutan kepada Otoritas Jasa Keuangan sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai pelaporan bank umum melalui sistem pelaporan Otoritas Jasa Keuangan.

IMPLEMENTATION OF SUSTAINABLE FINANCE

MUFG Bank, Ltd., Jakarta Branch Office compiles and publishes Sustainability Reports periodically and is integrated with the Annual Report. The Bank prepares and publishes a Sustainability Report based on the Financial Services Authority Regulation regarding the implementation of sustainable finance for financial services institutions, issuers, and public companies. The Bank also prepares and submits a Sustainability Report to the Financial Services Authority in accordance with the Financial Services Authority Regulation regarding reporting of general banks through the Financial Services Authority reporting system.

PENERAPAN TATA KELOLA DALAM KELOMPOK USAHA BANK

Bank berkewajiban untuk melakukan koordinasi dan evaluasi secara berkala terkait penerapan Tata Kelola yang Baik pada Bank oleh kelompok usaha Bank. Koordinasi dan evaluasi secara berkala tersebut dilakukan paling sedikit 1 (satu) kali dalam 1 (satu) tahun. MUFG Bank, Ltd., Kantor Cabang Jakarta juga senantiasa melakukan sinergi dengan MUFG Bank, Ltd., dalam rangka terus meningkatkan penerapan tata kelola guna mencapai pertumbuhan kinerja yang berkelanjutan.

IMPLEMENTATION OF GOVERNANCE IN BANK BUSINESS GROUPS

The Bank is obliged to conduct periodic coordination and evaluation related to the implementation of Good Governance in the Bank by the Bank's business group. Such periodic coordination and evaluation are carried out at least 1 (one) time in 1 (one) year. MUFG Bank, Ltd., Jakarta Branch Office also continues to synergize with MUFG Bank, Ltd., in order to continuously improve the implementation of governance in order to achieve sustainable performance growth.

LAPORAN KEBERLANJUTAN

Sustainability Report

Strategi Keberlanjutan [OJK A.1][GRI 2-23]

Sustainability Strategy [OJK A.1][GRI 2-23]

Laporan Keberlanjutan

VISI DAN MISI [OJK C.1]

Sebagai bagian dari Mitsubishi UFJ Financial Group (MUFG) dan kantor cabang dari MUFG Bank, Ltd.—entitas perbankan inti dari MUFG—MUFG Bank Kantor Cabang Jakarta ("Bank") berkomitmen untuk mendukung visi keberlanjutan yang diusung oleh grup. Komitmen ini tercermin dalam tujuan utama MUFG, yaitu "Berkomitmen Untuk Memberdayakan Masa Depan Yang Lebih Cerah," yang menegaskan peran Bank dalam menciptakan masa depan yang lebih cerah dan berkelanjutan bagi seluruh pemangku kepentingan.

Sebagai wujud implementasi visi tersebut, MUFG merumuskan filosofi perusahaan dalam MUFG Way, yang telah diperkenalkan sejak 1 April 2021. Filosofi ini menjadi pedoman utama dalam menjalankan setiap aktivitas usaha, serta memberikan arah yang jelas bagi seluruh entitas di dalam grup.

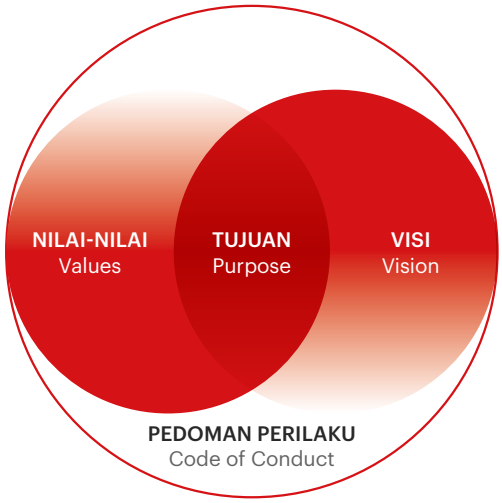
Tidak hanya sebagai kebijakan dasar, MUFG Way juga berfungsi sebagai panduan dalam pengambilan keputusan strategis, penyusunan rencana manajemen, serta penentuan strategi keberlanjutan Bank. Nilai-nilai yang terkandung di dalamnya diinternalisasikan ke seluruh lini organisasi, memastikan bahwa setiap langkah yang diambil selaras dengan visi jangka panjang MUFG dalam menciptakan pertumbuhan yang berkelanjutan dan bertanggung jawab.

VISION AND MISSION [OJK C.1]

As part of Mitsubishi UFJ Financial Group (MUFG) and a branch office of MUFG Bank, Ltd.—the core banking entity of MUFG—MUFG Bank Jakarta Branch ("the Bank") is committed to supporting the sustainability vision upheld by the Group. This commitment is reflected in MUFG's overarching purpose, "Committed To Empowering A Brighter Future," which underscores the Bank's role in shaping a brighter and more sustainable future for all stakeholders.

To implement this vision, MUFG established its corporate philosophy, MUFG Way, which has been in place since April 1, 2021. This philosophy serves as a fundamental guide for conducting business activities and provides a clear direction for all entities within the Group.

Beyond being a foundational policy, MUFG Way also functions as a framework for strategic decision-making, management planning, and the formulation of the Bank's sustainability strategy. The values embedded within it are deeply internalized across all levels of the organization, ensuring that every step taken aligns with MUFG's long-term vision of fostering sustainable and responsible growth.



MUFG juga telah menetapkan berbagai kebijakan dan pedoman lingkungan, sosial, dan tata kelola yang menjadi dasar bagi setiap langkah yang diambil dalam mengurangi dampak lingkungan dan sosial serta mendukung terciptanya masa depan yang lebih berkelanjutan. MUFG telah memiliki berbagai kebijakan lingkungan dan sosial yang terdiri dari:

MUFG has developed a comprehensive set of environmental, social, and governance (ESG) policies and guidelines that serve as the foundation for all actions taken to reduce environmental and social impacts and promote a more sustainable future. MUFG has implemented a range of environmental and social policies, including:

Lingkungan Environment	• MUFG Environmental Policy Statement • MUFG Environmental and Social Policy Framework • MUFG AM Sustainable Investing Policy
Sosial Social	• MUFG Human Rights Policy Statement • MUFG Environmental and Social Policy Framework • MUFG AM Sustainable Investing Policy • MUFG Human Resources Principles • Diversity, Equity & Inclusion (DEI) • MUFG Policy on Customer Harassment • Personal Information Protection Policy • MUFG AI Policy • Cyber Security Management Declaration • Approach to Purchasing Activity • Modern Slavery Act 2015 and Commonwealth Modern Slavery Act 2018 • Activities Against Cluster Bombs
Tata Kelola Governance	• MUFG Group Code of Conduct • Policy for Conflicts of Interest Management • Basic Policy regarding Anti-social Elements • Efforts to Prevent Bribery • MUFG Basic Policy for Fiduciary Duties • MUFG Corporate Governance Policies • Risk Management: Basic Policy • Compliance: Basic Policy • Global Finansial Crimes Policy Statement • MUFG Group Disclosure Policy • MUFG Tax Policy

Kebijakan dan pedoman tersebut dapat diakses di halaman website MUFG dalam tautan https://www.mufg.jp/english/csr/policy/index.html

These policies and guidelines can be accessed on the MUFG website at https://www.mufg.jp/english/csr/policy/index.html

Strategi Keberlanjutan
Sustainability Strategy

Sejalan dengan perkembangan dinamika global, efektif pada Mei 2024, MUFG melakukan pembaruan terhadap Kerangka Kebijakan Lingkungan dan Sosial MUFG. Pembaruan ini bertujuan untuk memastikan bahwa kami mempertimbangkan isu-isu lingkungan dan sosial dengan tepat, terutama terkait pembiayaan sektor-sektor tertentu.

Melalui kerangka kebijakan yang diperbarui ini, MUFG semakin memperkuat kontribusinya dalam mengurangi dampak lingkungan dan sosial, serta mendukung berbagai inisiatif keuangan berkelanjutan sebagai bagian dari peran aktifnya dalam menciptakan dunia yang lebih baik bagi generasi mendatang.

KERANGKA KEBIJAKAN LINGKUNGAN DAN SOSIAL MUFG
[GRI 2-24]

Kerangka Kebijakan Lingkungan dan Sosial MUFG merupakan pedoman untuk mengidentifikasi, menilai, dan mengelola risiko serta dampak lingkungan dan sosial yang terkait dengan aktivitas bisnisnya. Melalui implementasi Kerangka Kebijakan ini, MUFG menegaskan komitmennya untuk tidak hanya mematuhi peraturan yang berlaku, tetapi juga untuk secara proaktif mendukung transisi menuju ekonomi rendah karbon dan pembangunan berkelanjutan.

Dengan menerapkan uji tuntas lingkungan dan sosial, serta menetapkan kriteria ketat terhadap transaksi yang berisiko tinggi atau dilarang, MUFG berupaya memastikan bahwa setiap keputusan pembiayaan sejalan dengan prinsip tanggung jawab sosial dan perlindungan lingkungan. Pendekatan ini mencerminkan peran MUFG sebagai institusi keuangan global yang berkomitmen untuk menciptakan nilai jangka panjang bagi masyarakat dan lingkungan. Kerangka ini berlaku untuk pembiayaan baru di semua negara/wilayah bagi klien korporasi dari anak perusahaan inti MUFG; MUFG Bank, Mitsubishi UFJ Trust and Banking, dan Mitsubishi UFJ Securities Holdings (selanjutnya disebut sebagai “Anak Perusahaan Inti”). Kerangka ini diintegrasikan ke dalam prosedur dan standar internal masing-masing Anak Perusahaan Inti. Penerapan kerangka kerja ini tetap tunduk pada kepatuhan terhadap hukum dan peraturan setempat.

Penjelasan lebih lengkap mengenai Kerangka Kebijakan Lingkungan dan Sosial MUFG, serta kebijakan dan pedoman lainnya dapat dilihat pada tautan https://www.mufg.jp/english/csr/policy/index.html.

In response to evolving global dynamics, MUFG has updated its Environmental and Social Policy Framework, effective May 2024. This update aims to ensure that environmental and social issues are appropriately considered, particularly in relation to financing specific sectors.

Through this revised policy framework, MUFG further strengthens its contribution to mitigating environmental and social impacts while supporting various sustainable finance initiatives as part of its active role in creating a better world for future generations.

MUFG ENVIRONMENTAL AND SOCIAL POLICY FRAMEWORK
[GRI 2-24]

MUFG’s Environmental and Social Policy Framework is a guideline for identifying, assessing and managing environmental and social risks and impacts associated with its business activities. Through the implementation of this Policy Framework, MUFG affirms its commitment to not only comply with applicable regulations, but also to proactively support the transition to a low-carbon economy and sustainable development.

By applying environmental and social due diligence, and setting strict criteria for high caution or prohibited transactions, MUFG seeks to ensure that every financing decision is in line with the principles of social responsibility and environmental protection. This approach reflects MUFG’s role as a global financial institution committed to creating long-term value for society and the environment. The Framework applies to new finance in all countries/regions for corporate clients of MUFGs core subsidiaries; MUFG Bank, Mitsubishi UFJ Trust and Banking, and Mitsubishi UFJ Securities Holdings (hereinafter referred to as "Core Subsidiaries"). The Framework is integrated into the internal procedures and standards of each Core Subsidiary. The application of this Framework remains subject to compliance with local laws and regulations.

A more complete explanation of the MUFG Environmental and Social Policy Framework , as well as other policies and guidelines can be found at the link https://www.mufg.jp/english/csr/policy/index.html.

KOMITMEN MUFG UNTUK SUSTAINABLE DEVELOPMENT GOALS (SDGS)

Dalam menjalankan bisnisnya, MUFG percaya bahwa keberlanjutan lingkungan dan sosial adalah aspek penting yang harus diperhatikan untuk mencapai pertumbuhan yang berkelanjutan. Oleh karena itu, Bank akan terus berupaya mendukung pencipataan nilai dalam mengatasi berbagai tantangan lingkungan dan sosial. MUFG telah menetapkan sepuluh isu prioritas, dalam manajemen keberlanjutan untuk mewujudkan keberlanjutan lingkungan dan masyarakat. Sepuluh isu prioritas ini sejalan dengan Tujuan Pembangunan Berjelanjutan (SDGs) yang ingin dicapai oleh seluruh anggota Perserikatan Bangsa-Bangsa (PBB), yang antara lain meliputi:

MUFG'S COMMITMENT TO SUSTAINABLE DEVELOPMENT GOALS (SDGS)

In its business operations, MUFG recognizes that environmental and social sustainability are crucial elements for achieving sustainable growth. Consequently, the Bank is committed to continuously supporting value creation in addressing various environmental and social challenges. MUFG has identified ten priority issues in sustainability management to foster environmental and societal sustainability. These priority issues are aligned with the Sustainable Development Goals (SDGs) pursued by all United Nations (UN) member states, which include

Isu Prioritas | Priority Issues

Masyarakat yang Berkelanjutan | Sustainable society

1. **Menuju masyarakat netral karbon**
   Achievement of carbon neutral society
2. **Pemulihan sumber daya alam dan keanekaragaman hayati**
   Natural capital and biodiversity restoration
3. **Promosi ekonomi sirkular**
   Promotion of circular economy

Masyarakat yang Dinamis | Vibrant Society

1. **Dukungan untuk pengembangan industri dan inovasi**
   Industry development and innovation support
2. **Tanggapan terhadap populasi yang menua dan tingkat kelahiran yang rendah**
   Response to aging population & low birthrate
3. **Meningkatkan akses ke layanan keuangan**
   Increasing access to financial services
4. **Manajemen yang berfokus pada sumber daya manusia**
   Management focusing on human capital

Masyarakat yang Tangguh | Resilient society

1. **Penghormatan terhadap hak asasi manusia**
   Respect of human rights
2. **Memastikan layanan yang aman dan terjamin**
   Ensuring secure and safe services
3. **Demonstrasi tata kelola perusahaan yang kuat**
   Demonstration of robust corporate governance

RENCANA AKSI KEUANGAN BERKELANJUTAN (RAKB)

Bank memiliki komitmen untuk mendorong pertumbuhan bersama dan berkelanjutan yang diwujudkan melalui Rencana Aksi Keuangan Berkelanjutan (RAKB) yang sejalan dengan dengan Peraturan Otoritas Jasa Keuangan (POJK) No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik.

SUSTAINABLE FINANCE ACTION PLAN (RAKB)

The Bank is committed to fostering shared and sustainable growth, which is realized through the Sustainable Finance Action Plan (RAKB) in alignment with Financial Services Authority Regulation (POJK) No. 51/POJK.03/2017 on the Implementation of Sustainable Finance for Financial Institutions, Issuers, and Public Companies.

Strategi Keberlanjutan
Sustainability Strategy

Bank telah menyusun RAKB 2024-2026 yang di dalamnya terdapat rencana aksi dalam jangka satu tahun dan lima tahun. Proses penyusunan RAKB dimulai dengan dilakukannya diskusi antara Planning Department, Compliance Department dan Risk Management Department, yang dilanjutkan dengan diskusi dengan beberapa departemen terkait seperti General Administration, Credit Risk Management untuk mendapatkan gambaran mengenai masing masing kegiatan yang direncanakan.

The Bank has developed the 2024-2026 RAKB, which outlines both short-term (one-year) and long-term (five-year) action plans. The preparation process begins with discussions among the Planning Department, Compliance Department, and Risk Management Department, followed by further discussions with relevant departments such as General Administration and Credit Risk Management to gain a comprehensive understanding of the planned activities.

RAKB 1 Tahun

Tahun Year	**Uraian Aktivitas** Activity Description	**Tujuan Aktivitas** Activity Objectives	**Indikator Pencapaian** Achievement Indicators
2024	Pengontrolan, Pemantauan dan Penilaian Dampak Peringkat PROPER PROPER Rating Impact Control, Monitoring and Assessment	Meningkatkan kepatuhan terhadap lingkungan hidup Increasing environmental compliance	Berkurangnya nasabah yang memiliki peringkat PROPER Merah dan Hitam (tidak sesuai dengan standar pemerintah) Reduced customers with Red and Black PROPER ratings (not in accordance with government standards)
2024	Peningkatan produktivitas dan efisiensi Increased productivity and efficiency	Membatasi penggunaan bahan bakar fosil dan mengurangi Emisi Gas Rumah Kaca Lingkup 1 dan Lingkup 3 untuk mendukung pelestarian lingkungan. Limiting the use of fossil fuels and reducing Scope 1 and Scope 3 Greenhouse Gas Emissions to support environmental conservation.	Berkurangnya penggunaan energi bahan bakar fosil dan sumber daya lainnya seperti listrik, bensin dan perlengkapan kantor (yaitu kertas). Reduced use of fossil fuel energy and other resources such as electricity, gasoline and office supplies (i.e. paper).
2024	Kegiatan Corporate Social Responsibility (CSR) Corporate Social Responsibility (CSR) activities	• Mendukung kegiatan yang berfokus pada ESG sebagai bagian dari komitmen perusahaan. • Mendukung peningkatan literasi dan inklusi keuangan bagi pelajar • Supporting ESG-focused activities as part of the company's commitment. • Supporting increased financial literacy and inclusion for students	Terlaksananya kegiatan CSR dan Literasi Keuangan sesuai rencana CSR and Financial Literacy activities implemented according to plan
2024	Kegiatan *thought leadership* MUFG yang berfokus pada ESG MUFG's ESG-focused thought leadership activities	MUFG NOW atau Net Zero World, adalah sebuah acara yang diadakan MUFG dalam menyatukan pemangku kepentingan swasta dan publik untuk memperkuat tanggapan kolektif terhadap tantangan dan peluang pembangunan berkelanjutan di kawasan regional. MUFG NOW or Net Zero World, is an event held by MUFG to bring together private and public stakeholders to strengthen collective responses to sustainable development challenges and opportunities in the region.	Terlaksananya kegiatan MUFG NOW sesuai rencana MUFG NOW activities implemented according to plan
2024	Pembiayaan program sektor pemerintah dan swasta dalam proyek-proyek hijau Financing government and private sector programs in green projects	Untuk mendukung program Pemerintah Indonesia untuk mendongkrak perekonomian Indonesia, sejalan dengan rencana Taksonomi Hijau Indonesia. To support the Indonesian Government's program to boost the Indonesian economy, in line with the Indonesian Green Taxonomy plan.	Tercapainya target pinjaman untuk beberapa sektor pemerintah dan swasta dalam proyek-proyek hijau Achievement of loan targets for several government and private sectors in green projects

RAKB 5 Tahun

Dalam 5 tahun mendatang, MUFG Bank akan mendukung program Aksi Keuangan Berkelanjutan dengan melakukan kegiatan yang berhubungan dengan kegiatan perekonomian, sosial dan lingkungan seperti:

- Program efisiensi sumber daya dan energi.
- Program Literasi Keuangan.
- Pembiayaan program sektor pemerintah dan swasta dalam proyek-proyek hijau, transisi energi dan terkait ESG (Lingkungan seperti sektor infrastruktur, sektor pertanian dan sektor energi bersih).
- Memperketat *screening* untuk pembiayaan sektor non hijau, seperti minyak dan gas bumi, batu bara dan kelapa sawit.
- Memberikan informasi, pengetahuan dan pendanaan hijau kepada nasabah-nasabah korporasi tentang pentingnya partisipasi dan komitmen dalam keuangan berkelanjutan.
- Selain mempromosikan ESG *financing* untuk fasilitas baru kepada nasabah, juga mengkonversi fasilitas ke nasabah yang saat ini masih konvensional menjadi pinjaman bertema ESG. Untuk itu akan dilazimkan penunjukan pihak independen yang memiliki kredibilitas internasional untuk memberikan *Second Party Opinion* (SPO) atas keabsahan faktor ESG di fasilitas dimaksud.
- Penunjukan pihak independen penyedia SPO sekaligus untuk menghindarkan MUFG bank dari risiko tuntutan melakukan *greenwashing*.
- Merancang kerangka kerja Deposito Hijau/Deposito Berkelanjutan, yang peruntukan likuiditasnya ditetapkan untuk mendanai komitmen pembiayaan berkelanjutan yang memenuhi prinsip ESG MUFG.

Indikator keberhasilan program-program tersebut antara lain berupa pencapaian penghematan energi (terkait listrik dan air), pelaksanaan program Literasi Keuangan serta pencapaian target pembiayaan berkelanjutan.

Faktor Penentu RAKB

MUFG Bank menganalisa beberapa faktor yang menjadi penentu dalam menetapkan Rencana Aksi Keuangan Berkelanjutan (RAKB):

5-Year RAKB

In the next 5 years, MUFG Bank will support the Sustainable Finance Action program by carrying out activities related to economic, social and environmental activities such as:

- Resource and energy efficiency programs.
- Financial Literacy Program.
- Financing government and private sector programs in green projects, energy transition and related to ESG (Environment such as infrastructure sector, agriculture sector and clean energy sector).
- Tightening screening for financing non-green sectors, such as oil and gas, coal and palm oil.
- Providing information, knowledge and green funding to corporate customers about the importance of participation and commitment in sustainable finance.
- In addition to promoting ESG financing for new facilities to customers, also converting facilities to customers that are currently still conventional into ESG-themed loans. For this reason, it will be customary to appoint an independent party with international credibility to provide a Second Party Opinion (SPO) on the validity of ESG factors in the facility in question.
- Appointment of an independent party to provide SPO also to prevent MUFG Bank from the risk of being sued for greenwashing.
- Designing a Green Deposit/Sustainable Deposit framework, whose liquidity allocation is set to fund sustainable financing commitments that meet MUFG's ESG principles.

Indicators of the success of these programs include achieving energy savings (related to electricity and water), implementing the Financial Literacy program and achieving sustainable financing targets.

RAKB Determining Factors

MUFG Bank analyzes several factors that are determining factors in determining the Sustainable Finance Action Plan (RAKB):

Faktor Penentu Determining Factors	**Penjelasan** Explanation
Rencana Strategis Bisnis Business Strategic Plan	Penyusunan RAKB dilakukan sejalan dan sesuai dengan RBB pada tahun berjalan, diantaranya meningkatkan partisipasi Bank melalui pembiayaan dalam 12 kegiatan usaha berkelanjutan yang dikategorikan oleh OJK (merujuk pada POJK No. 60/POJK.04/2017). The preparation of the RAKB is carried out in line and in accordance with the RBB in the current year, including increasing the Bank's participation through financing in 12 sustainable business activities categorized by the OJK (referring to POJK No. 60/POJK.04/2017).

Strategi Keberlanjutan
Sustainability Strategy

Faktor Penentu Determining Factors	**Penjelasan** Explanation
Kapasitas Organisasi Organizational Capacity	Sumber daya manusia merupakan aset bagi MUFG Bank, dan komposisi sumber daya ini menjadi perhatian Bank untuk memahami tren dan kebutuhan sesuai dengan rencana bisnis. Jumlah karyawan pada bulan Desember 2024 mencapai 671 karyawan, yang diharapkan mampu memberikan kontribusi untuk mendukung pelaksanaan RAKB. Bank akan melakukan pelatihan internal dan eksternal yang diperlukan tentang Keuangan Berkelanjutan untuk membekali karyawan Bank dengan pengetahuan yang tepat dan isu-isu penting tentang Keuangan Berkelanjutan untuk mendukung target Keuangan Berkelanjutan Bank. Bank berkomitmen menciptakan lingkungan kerja yang memupuk rasa saling menghormati di antara karyawan, mendukung penuh ekspresi individu secara profesional, mempromosikan kekuatan kerja tim, menghargai keragaman, melampaui perbedaan, dan menerima tantangan baru. Human resources are an asset for MUFG Bank, and the composition of these resources is a concern for the Bank to understand trends and needs in accordance with the business plan. The number of employees in December 2024 reached 671 employees, who are expected to be able to contribute to supporting the implementation of the RAKB. The Bank will conduct the necessary internal and external training on Sustainable Finance to equip Bank employees with the right knowledge and important issues on Sustainable Finance to support the Bank's Sustainable Finance targets. The Bank is committed to creating a work environment that fosters mutual respect among employees, fully supports individual expression professionally, promotes the strength of teamwork, values diversity, transcends differences, and accepts new challenges.
Kondisi Keuangan dan Kapasitas Teknis Financial Condition and Technical Capacity	Bank akan mengalokasikan dana untuk kegiatan keuangan berkelanjutan sesuai dengan kondisi keuangan Bank pada tahun berjalan dan alokasi dari kantor pusat. The Bank will allocate funds for sustainable finance activities in accordance with the Bank's financial condition in the current year and allocations from the head office.
Kerja Sama dengan Pihak Eksternal Cooperation with External Parties	Jika diperlukan, Bank akan melakukan kerjasama dengan pihak eksternal seperti vendor *event organizer*, dan partner bank, dan sebagainya guna mendukung kelancaran program RAKB yang telah dicanangkan. If deemed necessary, the Bank will collaborate with external parties such as event organizer vendors, partner bank, and so on to support the smooth running of the RAKB program that has been planned.
Strategi Komunikasi Communication Strategy	Bank akan terus mengkomunikasikan setiap rencana keberlanjutan kepada pihak terkait (internal maupun eksternal) dan kepada karyawan melalui rapat dan pelatihan secara berkala, pemberitahuan melaluli surat elektronik ataupun sosialisasi. The Bank will continue to communicate every sustainability plan to related parties (internal and external) and to employees through regular meetings and training, notifications via email or socialization.
Sistem Pemantauan, Evaluasi dan Mitigasi Monitoring, Evaluation and Mitigation System	Bank akan melaksanakan pemantauan, evaluasi, dan mitigasi terhadap pelaksanaan program dan kegiatan yang direncanakan dalam Aksi Keuangan Berkelanjutan; • Bank akan akan melakukan koreksi, perbaikan, dan penyesuaian terhadap realisasi pelaksanaan program dan kegiatan yang belum berjalan sesuai rencana tersebut, serta menetapkan tindakan untuk pencegahan terulangnya permasalahan yang sama. • Bank akan mengganti atau melakukan perubahan terhadap program dan kegiatan yang direncakanan jika hasilnya dianggap belum sesuai dengan yang direncanakan oleh Bank. • Bank akan melakukan pemantauan dan memastikan agar kegiatan yang telah direncakanan dapat terlaksana ke masing-masing komite terkait. The Bank will carry out monitoring, evaluation, and mitigation of the implementation of programs and activities planned in the Sustainable Finance Action; • The Bank will make corrections, improvements, and adjustments to the realization of the implementation of programs and activities that have not run according to plan, and determine actions to prevent the recurrence of the same problems. • The Bank will replace or make changes to the planned programs and activities if the results are considered not in accordance with those planned by the Bank. • The Bank will monitor and ensure that the planned activities can be implemented to each relevant committee.

Faktor Penentu Determining Factors	**Penjelasan** Explanation
Kebijakan Pemerintah Government Policy	Penyusunan RAKB ini mengacu kepada beberapa regulasi seperti: • Peraturan OJK (POJK) Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan • Peraturan OJK (POJK) Nomor 05/POJK.03/2016 tentang Rencana Bisnis Bank • Surat Edaran OJK No. 25/SEOJK.03/2016 tentang rencana Bisnis Bank Umum • Peraturan OJK no.76/POJK.07/2016 tanggal 23 Desember 2016 tentang Peningkatan Literasi dan Inklusi Keuangan di Sektor Jasa Keuangan Bagi Konsumen dan/atau Masyarakat. The preparation of this RAKB refers to several regulations such as: • OJK Regulation (POJK) Number 51 / POJK.03 / 2017 concerning the Implementation of Sustainable Finance • OJK Regulation (POJK) Number 05 / POJK.03 / 2016 concerning Bank Business Plans • OJK Circular Letter No. 25/SEOJK.03/2016 concerning Commercial Bank Business Plans • OJK Regulation no.76/POJK.07/2016 dated December 23, 2016 concerning Increasing Financial Literacy and Inclusion in the Financial Services Sector for Consumers and/or the Community.

Prioritas dan Uraian RAKB

1. Pembiayaan Kredit Sektor Pemerintah (Pembiayaan Hijau)
   a. **Dasar Pemikiran**
      Bank akan selalu mendukung kegiatan perekonomian dengan cara menyalurkan kredit (pembiayaan) untuk sektor Pemerintah. Beberapa sektor yang dibiayai oleh MUFG Bank di antaranya sektor infrastruktur, perikanan, komoditi utama pangan dangn energi.
   b. **Uraian Kegiatan:**

RAKB Priorities and Descriptions

1. Government Sector Credit Financing (Green Financing)
   a. **Rationale**
      The Bank will always support economic activities by channeling credit (financing) to the Government sector. Several sectors financed by MUFG Bank include infrastructure, fisheries, primary food commodities and energy.
   b. **Activity Description:**

No.	**Uraian** Description	**Periode Awal** Begin	**Periode Akhir** End	**Sumber Daya yang Dibutuhkan** Resources Needed	**Divisi yang Bertanggung Jawab** Division in Charge
1.	Pembiayaan sektor energi Energy sector financing	Januari 2024 January 2024	Desember 2024 December 2024	Karyawan MUFG Bank yang terkait dengan transaksi kredit MUFG Bank employees related to credit transactions	Seluruh departemen terkait dengan kredit All departments related to credit
2.	Pembiayaan sektor hijau dan sosial Green and social financing	Januari 2024 January 2024	Desember 2024 December 2024	Karyawan MUFG Bank yang terkait dengan transaksi kredit dan Investment Banking Development Department (IBDD) MUFG Bank employees related to credit transactions and Investment Banking Development Department (IBDD)	Seluruh departemen terkait dengan kredit All departments related to credit
3.	Pembiayaan sektor infrastruktur Infrastructure sector financing	Januari 2024 January 2024	Desember 2024 December 2024	Karyawan MUFG Bank yang terkait dengan transaksi kredit dan Departemen IBDD MUFG Bank employees related to credit transactions	Seluruh departemen terkait dengan kredit All departments related to credit
4.	Pembiayaan sektor komoditi utama pangan Food commodity sector financing	Januari 2024 January 2024	Desember 2024 December 2024	Karyawan MUFG Bank yang terkait dengan transaksi kredit MUFG Bank employees related to credit transactions	Seluruh departemen terkait dengan kredit All departments related to credit
5.	Pembiayaan sektor JARING JARING sector financing	Januari 2024 January 2024	Desember 2024 December 2024	Karyawan MUFG Bank yang terkait dengan transaksi kredit MUFG Bank employees related to credit transactions	Seluruh departemen terkait dengan kredit All departments related to credit

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c. Sumber Daya

- Sumber Dana: Sumber Dana untuk program ini berasal dari dana pihak ketiga dan dana kantor pusat (DBF). Dana yang dialokasikan untuk pembiayaan ini sesuai pada lampiran rencana bisnis untuk masing masing sektor.
- Sumber Daya: Karyawan Bank terkait dengan transaksi kredit.

d. Pencapaian Tahun 2024

Sepanjang tahun 2024, pencapaian penyaluran kredit sektor hijau sebesar Rp1,8 triliun. Selain itu, terdapat 8 nasabah yang telah menempatkan Deposito ESG sejak diluncurkan.

2. Pengontrolan, Pemantauan, dan Penilaian Dampak Peringkat PROPER

a. Dasar Pemikiran

Kementerian Lingkungan Hidup (KLH) telah mengembangkan Program Penilaian Peringkat Kinerja Perusahaan (Peringkat PROPER) sebagai instrumen kepatuhan alternatif sejak tahun 1995. Hal ini mendorong perusahan agar memperbaiki dampak lingkungan yang disebabkan oleh akitvitas perusahaan, sehingga dapat diminimalkan.

Peringkat PROPER adalah salah satu kebijakan pemerintah dalam meningkatkan kinerja pengelolaan lingkungan hidup sesuai dengan peraturan. Selain itu, Peringkat PROPER juga merupakan pencapaian transparansi dan demokrasi dalam pengelolaan lingkungan hidup Indonesia

Peringkat PROPER bukan pengganti instrumen kepatuhan yang telah ada seperti pelaksanaan undang-undang lingkungan hidup baik hukum perdata atau pidana. Program ini saling melengkapi dan bersinergi dengan instrumen kepatuhan lainnya, sehingga upaya perbaikan kualitas lingkungan hidup dapat dilakukan lebih efisien dan efektif.

Sehubungan terbatasnya sumber daya, tidak semua perusahaan dapat ditangani secara efektif melalui Peringkat PROPER. Dengan demikian, Peringkat PROPER akan fokus pada perusahaan terpilih.

c. Resources

- Funding Sources: The funding for this program comes from third-party and head office (DBF). The allocated funds for this financing are outlined in the business plan annex for each sector.

- Human Resources: Bank employees whose involved in credit transactions.

d. 2024 Achievements

Throughout 2024, the total disbursement of green sector financing reached Rp1.8 trillion. Additionally, eight customers have placed ESG Deposits since the product's launch.

2. Monitoring, Supervision, and Impact Assessment of the PROPER Rating

a. Rationale

Since 1995, the Ministry of Environment (KLH) has developed the Corporate Performance Rating Program (PROPER Rating) as an alternative compliance instrument. This initiative encourages companies to mitigate the environmental impact of their business activities, ensuring they are minimized.

The PROPER Rating serves as a government policy aimed at improving corporate environmental management performance in accordance with regulations. Additionally, it represents a milestone in transparency and democracy in Indonesia's environmental governance.

The PROPER Rating does not replace existing compliance instruments, such as the enforcement of environmental laws through civil or criminal proceedings. Instead, it complements and synergizes with other compliance mechanisms, enabling more efficient and effective environmental quality improvements.

Due to resource limitations, not all companies can be effectively assessed under the PROPER Rating. Therefore, the program focuses on selected companies.

b. Uraian Kegiatan

b. Activity Description

No.	Uraian Description	Periode Awal Begin	Periode Akhir End	Sumber Daya yang Dibutuhkan Resources Required	Divisi yang Bertanggung Jawab Division in Charge
1.	Pembaruan Daftar Peringkat PROPER List Terbaru The Most Recent PROPER List Rating List Update	Januari 2024 January 2024	Desember 2024 December 2024	Credit Administration & Control Department	Credit Administration & Control Department
2.	Kontrol dan Pengawasan Peringkat PROPER Peminjam Control and Supervision of PROPER Rating of Borrower	Januari 2024 January 2024	Desember 2024 December 2024	Corporate Banking, Credit Administration & Control Department	Credit Administration & Control Department
3.	Penanganan Peminjam Peringkat PROPER Merah Handling of Red PROPER Rating Borrowers	Januari 2024 January 2024	Desember 2024 December 2024	Corporate Banking, Credit Analyst	Credit Administration & Control Department
4.	Penilaian Risiko untuk Peminjam Berperingkat Hitam Risk Assessment for Black Rating Borrowers	Januari 2024 January 2024	Desember 2024 December 2024	Corporate Banking, Credit Analyst	Credit Administration & Control Department

c. Sumber Daya

- Sumber Dana: Apabila diperlukan Sumber Dana tambahan untuk program ini, departemen terkait dapat berkoordinasi ke Planning Department untuk dapat dianggarkan pada periode mendatang.
- Sumber Daya: Koordinasi antara Credit Administration & Control Department, departemen Corporate Banking dan Credit Analyst berjalan secara berkesinambungan agar penanganan nasabah berperingkat PROPER dapat terpantau dengan baik.

c. Resources

- Funding Source: If additional funding is required for this program, the relevant department may coordinate with the Planning Department to allocate the budget for the upcoming period.
- Resources: Continuous coordination between the Credit Administration & Control Department, Corporate Banking Department, and Credit Analyst ensures proper monitoring of clients with PROPER ratings.

d. Pencapaian Tahun 2024

d. Achievements in 2024

Pembiayaan Sektor Prioritas Pemerintah Government Priority Sector Financing	Sampai dengan 31 Desember Up to December 31	
	2024	2023
Kontrol dan pengawasan peminjam dengan peringkat PROPER Control and supervision of borrowers with PROPER rating	228 nasabah 228 customers	239 nasabah 239 customers
Pengawasan peminjam dengan peringkat PROPER Merah Supervision of borrowers with PROPER Red rating	27 nasabah 27 customers	33 nasabah 33 customers
Pengawasan peminjam dengan peringkat PROPER Hitam Supervision of borrowers with PROPER Black rating	Tidak ada None	Tidak ada None
Pembaruan daftar peringkat PROPER terbaru Most Recent PROPER rating list update	• 3 nasabah PROPER Emas • 8 nasabah PROPER Hijau • 190 nasabah PROPER Biru • 3 PROPER Gold customers • 8 PROPER Green customers • 190 PROPER Blue customers	• 3 nasabah PROPER Emas • 10 nasabah PROPER Hijau • 193 nasabah PROPER Biru • 3 PROPER Gold customers • 10 PROPER Green customers • 193 PROPER Blue customers

Strategi Keberlanjutan
Sustainability Strategy

3. Peningkatan Produktivitas dan Efisiensi

a. Dasar Pemikiran

Dalam menjalankan kegiatan bisnisnya, Bank memakai banyak kertas dan peralatan kantor, terutama komputer. Namun untuk mendukung program pelestarian lingkungan hidup, Bank berupaya melakukan program improvisasi produktivitas dalam rangka efisiensi sumber daya seperti listrik, kertas, plastik dan air. Diharapkan pada tahun-tahun berikutnya, Bank dapat menjaga pemakaian sumber daya secara efisien serta terjadi penurunan pemakaian kertas, listrik dan sumber energi lain dengan cara antara lain dengan mencetak dokumen dengan kertas bolak-balik, memakai tumbler sebagai pengganti gelas plastik.

Di samping itu, dengan semakin berkembangnya teknologi dan digital banking di Indonesia, diharapkan pemakaian kertas dapat terus dikurangi dengan cara mengganti koran menjadi e-newspaper, mengganti *voucher taxi* menjadi *e-voucher* berbasis aplikasi. Sebagai tambahan dari berkembangnya teknologi, Bank dapat melakukan efisiensi dengan telepon interlokal ke beberapa cabang melalui *interoffice communication line* tanpa menggunakan sambungan telepon internasional. Sampai dengan saat ini, Bank juga terus melanjutkan kegiatan dalam rangka efisiensi sumber daya.

Selain efisiensi penggunaan sumber daya yang dilakukan secara internal, Bank juga mendukung program Pemerintah dengan membeli sertifikat listrik dari PLN yang menggunakan energi dari sumber daya terbarukan (Renewable Resources Certificate - REC). Lebih lanjut, sebagai bagian dari *Go Green Campaign,* Bank juga akan meninjau kemungkinan kerja sama dengan layanan pengolahan limbah. Hal ini merupakan bentuk upaya Bank dalam mendukung tercapainya Sustainability Development Goals (SDG) dan gerakan pemerintah untuk menciptakan "Indonesia Bersih Sampah 2025".

3. Enhancing Productivity and Efficiency

a. Rationale

In its business operations, the Bank utilizes a significant amount of paper and office equipment, particularly computers. However, to support environmental conservation initiatives, the Bank is committed to implementing productivity improvement programs aimed at resource efficiency, including electricity, paper, plastic, and water. In the coming years, the Bank aims to maintain efficient resource utilization and reduce the consumption of paper, electricity, and other energy sources. This can be achieved through measures such as printing double-sided documents and using tumblers instead of plastic cups.

Additionally, with the advancement of technology and digital banking in Indonesia, paper usage is expected to decline further by replacing physical newspapers with e-newspapers and transitioning from paper-based taxi vouchers to app-based e-vouchers. Furthermore, leveraging technological advancements, the Bank can enhance efficiency by utilizing interoffice communication lines for long-distance calls between branches instead of international phone connections. The Bank continues to implement various resource efficiency initiatives to date.

Beyond internal resource efficiency measures, the Bank actively supports government programs by purchasing electricity certificates from PLN, which ensures the use of renewable energy sources (Renewable Energy Certificate - REC). Furthermore, as part of the Go Green Campaign, the Bank will explore potential collaborations with waste management service providers. This initiative reflects the Bank's commitment to supporting the achievement of the Sustainable Development Goals (SDGs) and the Indonesian government's "Zero Waste Indonesia 2025" movement.

b. Uraian Kegiatan / b. Activity Description

No.	Uraian Description	Periode Awal Begin	Periode Akhir End	Sumber Daya yang Dibutuhkan Resources Needed	Divisi yang Bertanggung Jawab Division in Charge
1	Green Print Campaign	Januari 2019 January 2019	2024	Seluruh komponen karyawan Bank All components of Bank employees	Planning Department dan General Administration Function
2	Inter Office Communication Line	Juni 2019 June 2019	2024	Seluruh komponen karyawan Bank All components of Bank employees	Operation Planning Department
3	Go Green Campaign	April 2019 April 2019	2024	Seluruh komponen karyawan Bank All components of Bank employees	Planning Department
4	PLN Renewable Energy Certificate	2023	2024	Seluruh komponen karyawan Bank All components of Bank employees	General Administration Function

c. Sumber Daya / c. Resources

- Sumber Dana: Apabila diperlukan dana untuk kegiatan ini akan menggunakan anggaran yang sudah disetujui pada tahun berjalan
- Sumber Daya: Koordinasi antara Planning Department, General Administration Function, Operation Planning Department dan seluruh karyawan dijalin dengan cara kampanye melalui surat elektronik secara berkala agar kegiatan ini dapat terlaksana dengan baik

- Funding Source: If funds are needed for this activity, the budget that has been approved in the current year will be used
- Resources: Coordination between the Planning Department, General Administration Function, Operation Planning Department and all employees is established through periodic email campaigns so that this activity can be carried out properly

d. Pencapaian Tahun 2024 / d. Achievements in 2024

Peningkatan Efisiensi Efficiency Increase	Sampai dengan 31 Desember Up to December 31	
	2024	2023
Green Print Campaign dan sentralisasi mesin cetak Green Print Campaign and centralization of printing machines	Program ini telah berjalan selaras dengan upaya Bank untuk melakukan efisiensi penggunaan sumber daya. Program ini masih terus mendapatkan dukungan dari seluruh karyawan. This program has been running according to the Bank's program to make productivity improvisation efforts where this activity has received support from all Bank employees .	
Go Green Campaign		
Sertifikasi Energi Terbarukan Renewable Energy Certificate	1.300 unit	1.200 unit
Konsumsi listrik (kWh) Electricity consumption (kWh)	1.274.730	1.299.639
Penggunaan kertas (rim) Paper usage (ream)	1.050	1.030

Strategi Keberlanjutan
Sustainability Strategy

4. Kegiatan Tanggung Jawab Sosial Perusahaan (CSR)

a. Dasar Pemikiran

Tanggung jawab sosial perusahaan (*corporate social responsibility* atau CSR) Bank merupakan salah satu wujud komitmen Bank untuk turut bertumbuh bersama dengan masyarakat di mana Bank beroperasi. Tanggung jawab Bank terhadap aspek lingkungan, sosial, dan tata kelola (environment, society, and governance atau ESG) menjadi dasar dari penerapan CSR dalam aktivitas usaha Bank.

Sejalan dengan Visi Keberlanjutan MUFG secara global untuk mendorong pertumbuhan bersama dan berkelanjutan untuk dunia yang lebih baik, Bank berkomitmen mendorong pencapaian pertumbuhan dunia yang lebih baik dengan mengedepankan aspek keberlanjutan (*sustainability*) untuk menjawab berbagai tantangan terkait ESG yang dihadapi, termasuk secara khusus di Indonesia.

Dalam melaksanakan kegiatan CSR di Indonesia, Bank berpedoman pada visi, prinsip-prinsip etika dan tata perilaku, Pernyataan Kebijakan Lingkungan Bank, Pernyataan Kebijakan Hak Asasi Manusia Bank, dan Kerangka Kebijakan Lingkungan dan Kemasyarakatan Bank yang menjadi dasar perumusan materialitas CSR bagi Bank.

4. Corporate Social Responsibility (CSR) Activities

a. Rationale

The Bank's Corporate Social Responsibility (CSR) initiatives reflect its commitment to growing alongside the communities in which it operates. The Bank's responsibility towards environmental, social, and governance (ESG) aspects serves as the foundation for integrating CSR into its business activities.

Aligned with MUFG's Global Sustainability Vision to promote shared and sustainable growth for a better world, the Bank is committed to advancing global progress by prioritizing sustainability in addressing various ESG challenges, particularly in Indonesia.

In carrying out its CSR activities in Indonesia, the Bank adheres to its vision, ethical principles, and code of conduct, as well as its Environmental Policy Statement, Human Rights Policy Statement, and Environmental & Social Framework—all of which form the basis for defining the materiality of its CSR initiatives.

b. Uraian Kegiatan

b. Activity Description

No.	**Kegiatan** Activities	**Aspek** Aspect	**Periode** Period	**Sumber Daya** Resources	**Divisi Penanggung Jawab** Division in Charge
1	Literasi Keuangan Financial Literacy	Literasi Keuangan Financial Literacy	Januari-Desember 2024 January – December 2024	Pendanaan, karyawan (sesuai dengan kebutuhan masing-masing kegiatan) Funding, employees (according to the needs of each activity)	Planning Department
2	Donasi untuk Lingkungan Alam Donation for Environment	Lingkungan Environment	Januari-Desember 2024 January – December 2024	Pendanaan, karyawan (sesuai dengan kebutuhan masing-masing kegiatan) Funding, employees (according to the needs of each activity)	Planning Department
3	Donasi untuk Sosial Kemasyarakatan Donation for Social Community	Sosial Kemasyarakatan Social Community	Januari-Desember 2024 January – December 2024	Pendanaan, karyawan (sesuai dengan kebutuhan masing-masing kegiatan) Funding, employees (according to the needs of each activity)	Planning Department

c. Sumber Daya

- Sumber Dana: Bank telah mencanangkan anggaran untuk program CSR yang dilakukannya sepanjang satu tahun, dengan total alokasi anggaran sebesar Rp400.000.000,- (empat ratus juta rupiah).
- Sumber Daya: Dalam pelaksanaanya, Bank mendayagunakan kesukarelawanan karyawan Bank di berbagai lokasi untuk turut serta dalam aktivitas CSR yang diadakan Bank. Namun, dalam penyusunan program, Bank tidak menutup kemungkinan kemitraan bersama pihak ketiga, di mana Bank membutuhkan bentuk-bentuk aktivasi tertentu yang tidak dapat dipenuhi sendiri oleh pihak Bank (misalnya, pengelolaan penyelenggaraan kegiatan atau *event organizing*).

d. Pencapaian Tahun 2024

Dapat dilihat lebih lanjut pada bab Tanggung Jawab Sosial Masyarakat.

c. Resources

- Funding Sources: The Bank has allocated a budget for its CSR programs throughout the year, with a total budget allocation of IDR 400,000,000 (four hundred million rupiah).

- Human Resources: In implementing these initiatives, the Bank leverages employee volunteerism across various locations to actively participate in CSR activities organized by the Bank. However, in program development, the Bank remains open to partnerships with third parties, particularly in cases where specific forms of activation cannot be fulfilled internally (such as event management or activity organization).

d. 2024 Achievements

Further details can be found in the Community Social Responsibility chapter.

Tata Kelola Keberlanjutan
Sustainability Governance

MUFG berkomitmen untuk berkontribusi pada pembangunan berkelanjutan melalui penerapan prinsip-prinsip yang mengintegrasikan aspek ekonomi, sosial, dan lingkungan secara seimbang. Bank mengedepankan pendekatan yang berfokus pada keseimbangan antara *people*, *planet*, *partnership*, *peace*, dan *prosperity*. Oleh karena itu, tata kelola keberlanjutan yang efektif menjadi landasan penting untuk memastikan seluruh kebijakan dan inisiatif keberlanjutan dapat berjalan secara sistematis, terukur, dan akuntabel.

MUFG is committed to promoting sustainable development by implementing principles that balance economic, social, and environmental concerns. The Bank emphasizes a balanced approach that includes people, planet, partnerships, peace, and prosperity. As a result, effective sustainability governance is essential for ensuring that all sustainability policies and initiatives are implemented in a systematic, measurable, and accountable manner.

Dengan menerapkan prinsip tata kelola yang baik, MUFG memastikan bahwa setiap langkah keberlanjutan yang diambil selaras dengan harapan para pemangku kepentingan serta standar hukum dan norma internasional. Untuk mendukung hal ini, Bank telah merumuskan kebijakan strategis, pedoman operasional, dan struktur tanggung jawab yang memungkinkan pelaksanaan keberlanjutan secara optimal dan berkelanjutan.

By adhering to good governance principles, MUFG ensures that every sustainability initiative is in line with stakeholder expectations, legal standards, and international norms. To support this, the Bank has developed strategic policies, operational guidelines, and a responsibility structure to ensure optimal and long-term sustainability implementation.

KOMITMEN DAN KEBIJAKAN PENERAPAN KEBERLANJUTAN

Sebagai bagian dari komitmennya terhadap keberlanjutan, MUFG Bank, Ltd. Kantor Cabang Jakarta memastikan bahwa prinsip-prinsip keberlanjutan terintegrasi dalam tata kelola perusahaan. Bank menerapkan kebijakan yang mendukung praktik tata kelola yang baik (*Good Corporate Governance*) dengan berlandaskan pada transparansi, akuntabilitas, responsibilitas, independensi, dan kesetaraan. Kebijakan ini dirancang untuk memastikan bahwa seluruh kegiatan operasional dan keputusan strategis Bank selaras dengan tujuan keberlanjutan, termasuk menjaga keseimbangan antara kepentingan ekonomi, sosial, dan lingkungan.

Melalui penerapan tata kelola yang berkelanjutan, Bank juga berkomitmen untuk mematuhi seluruh peraturan perundang-undangan yang berlaku, baik di tingkat nasional maupun internasional, serta berkontribusi pada pencapaian *Sustainable Development Goals* (SDGs). Dengan kebijakan yang jelas dan komitmen yang kuat, Bank berupaya menciptakan nilai jangka panjang bagi seluruh pemangku kepentingan sekaligus mendukung keberlanjutan usaha secara holistik.

COMMITMENT AND SUSTAINABILITY POLICY IMPLEMENTATION

As part of its commitment to sustainability, MUFG Bank, Ltd. Jakarta Branch ensures that sustainability principles are integrated into corporate governance. The Bank implements policies that support good corporate governance practices based on transparency, accountability, responsibility, independence, and equality. These policies are designed to ensure that all operational activities and strategic decisions of the Bank are aligned with sustainability objectives, including maintaining a balance between economic, social, and environmental interests.

Through the implementation of sustainable governance, the Bank is also committed to complying with all applicable laws and regulations, both nationally and internationally, and contributing to the achievement of the Sustainable Development Goals (SDGs). With clear policies and a strong commitment, the Bank strives to create long-term value for all stakeholders while supporting business sustainability in a holistic manner.

PENANGGUNG JAWAB ASPEK KEBERLANJUTAN [OJK E.1]

Bank menempatkan tanggung jawab aspek keberlanjutan sebagai bagian integral dari tata kelola perusahaan. Untuk memastikan penerapan keberlanjutan berjalan efektif dan sesuai dengan prinsip *Good Corporate Governance* (GCG), Bank telah memiliki Komite Tanggung Jawab Sosial Perusahaan (CSR) untuk memastikan kegiatan sosial dan lingkungan Bank dapat berjalan dengan baik dan memastikan bahwa program tersebut terintegrasi dan diterapkan secara konsisten di seluruh perusahaan. [GRI 2-13]

Komite CSR berada di bawah tanggung jawab Direksi. Direksi memiliki tugas dan tanggung jawab untuk memastikan pelaksanaan CSR Perseroan dapat berjalan dengan baik dan memastikan bahwa program tersebut terintegrasi dan diterapkan secara konsisten, termasuk mengawasi dan menyetujui Laporan Tahunan Terintegrasi. Adapun uraian lebih detail mengenai pedoman kerja, tugas, dan tanggung jawab Komite CSR dapat dilihat di bab Tata Kelola Perusahaan yang Baik halaman 268. [GRI 2-12][GRI 2-14]

PENGEMBANGAN KOMPETENSI KEBERLANJUTAN [OJK E.2] [GRI 2-17]

Bank memahami bahwa keberhasilan penerapan keuangan berkelanjutan sangat bergantung pada kompetensi dan pemahaman seluruh insan Bank. Oleh karena itu, Bank berkomitmen untuk terus meningkatkan kapasitas manajemen dan karyawan melalui program pengembangan kompetensi keberlanjutan.

Program ini mencakup pelatihan, *workshop*, dan sosialisasi terkait isu-isu keberlanjutan. Dengan membekali manajemen dan karyawan dengan pengetahuan dan keterampilan yang relevan, Bank memastikan setiap individu mampu berkontribusi secara aktif dalam mewujudkan visi keberlanjutan perusahaan dan menghadapi tantangan global yang semakin kompleks.

RESPONSIBLE PARTIES FOR SUSTAINABILITY ASPECTS [OJK E.1]

The Bank positions the responsibility for sustainability as an integral part of corporate governance. To ensure that sustainability implementation is effective and aligns with the principles of Good Corporate Governance (GCG), the Bank has established a Corporate Social Responsibility (CSR) Committee to ensure that the Bank's social and environmental activities are carried out effectively and that these programs are integrated and consistently applied across the company. [GRI 2-13]

The CSR Committee reports to the Board of Directors. The Board is responsible for ensuring the effective execution of the Company's CSR activities, ensuring that the programs are integrated and consistently implemented, including overseeing and approving the Integrated Annual Report. A detailed description of the working guidelines, tasks, and responsibilities of the CSR Committee can be found in the Good Corporate Governance chapter on page 268. [GRI 2-12] [GRI 2-14]

SUSTAINABILITY COMPETENCY DEVELOPMENT [OJK E.2] [GRI 2-17]

The Bank understands that the success of implementing sustainable finance depends heavily on the competencies and understanding of all Bank personnel. Therefore, the Bank is committed to continuously enhancing the capacity of management and employees through sustainability competency development programs.

These programs include training, workshops, and outreach on sustainability issues. By equipping management and employees with relevant knowledge and skills, the Bank ensures that each individual can actively contribute to realizing the company's sustainability vision and face the increasingly complex global challenges.

Pendidikan dan Pelatihan Kompetensi Keberlanjutan
Sustainability Competency Education and Training

Peserta Participants	Jenis Pendidikan/Pelatihan Type of Education/Training	Materi Pendidikan/Pelatihan Education/Training Material	Penyelenggara Organizer
Staff	Soft Skill	ESG Finance from onboarding Clients until its Annual Reviewing Period	Internal
Staff	Technical Skill	ESG Internal Training for Japanese Corporate	Internal
Staff	Technical Skill	Basic ESG Financing	Internal

Tata Kelola Keberlanjutan
Sustainability Governance

METODE DAN LINGKUP *DUE DILIGENT* TERHADAP DAMPAK EKONOMI, LINGKUNGAN, DAN SOSIAL [OJK E.3][GRI 2-25]

Dalam menjalankan kegiatan operasional, Bank secara cermat melakukan analisis dampak terhadap tiga dimensi utama, yaitu ekonomi, lingkungan, dan sosial, melalui pendekatan uji tuntas yang terstruktur. Proses ini dilakukan dengan memetakan subyek dan isu berdasarkan tingkat materialitas dan matriks risiko negatif yang mungkin muncul. Melalui matriks ini, Bank dapat mengidentifikasi subyek atau isu yang memiliki pengaruh signifikan terhadap operasi Bank dan keberlanjutan pembangunan.

Selanjutnya, isu-isu prioritas yang teridentifikasi akan dirumuskan secara jelas dan dirancang sebagai program strategis untuk memastikan bahwa kegiatan operasional Bank tidak hanya memenuhi kebutuhan pemangku kepentingan, tetapi juga memberikan dampak positif yang berkelanjutan bagi masyarakat dan lingkungan sekitar.

Uji Tuntas Dampak Ekonomi, Lingkungan, dan Sosial

DUE DILIGENCE METHODS AND SCOPE ON ECONOMIC, ENVIRONMENTAL, AND SOCIAL IMPACTS [OJK E.3] [GRI 2-25]

In carrying out its operations, the Bank meticulously conducts impact analyses on the three main dimensions—economic, environmental, and social—through a structured due diligence approach. This process involves mapping subjects and issues based on their materiality level and the negative risk matrix that may arise. Through this matrix, the Bank can identify subjects or issues that have a significant influence on its operations and sustainable development.

Subsequently, the identified priority issues will be clearly formulated and designed as strategic programs to ensure that the Bank's operational activities not only meet the needs of stakeholders but also provide a sustainable positive impact on society and the surrounding environment.

Due Diligence on Economic, Environmental, and Social Impacts

Ekonomi Economy	• Memastikan kinerja ekonomi berkelanjutan • Memastikan kegiatan operasional bersih dari praktik korupsi • Memastikan kegiatan ekonomi menghasilkan manfaat kepada pemangku kepentingan • Ensure sustainable economic performance • Ensure operational activities are free from corrupt practices • Ensure economic activities generate benefits for stakeholders
Lingkungan Environment	• Melaksanakan kajian risiko lingkungan hidup • Mengidentifikasi aspek dan dampak lingkungan hidup untuk menentukan risiko lingkungan dari kegiatan operasional dan langkah pengendaliannya • Conduct environmental risk assessments • Identify environmental aspects and impacts to determine environmental risks from operational activities and their control measures
Sosial Social	• Memberikan perhatian kepada pemangku kepentingan internal dan eksternal • Pay attention to internal and external stakeholders

Terkait pembahasan mengenai pengelolaan dan penerapan manajemen risiko serta jenis-jenis risiko yang telah diidentifikasi, dapat dilihat lebih lanjut di bab Tata Kelola yang Baik halaman 275.

For further discussion on the management and implementation of risk management, including the types of risks identified, please refer to the Good Corporate Governance chapter on page 275.

PEMANGKU KEPENTINGAN YANG TERDAMPAK DARI KEGIATAN OPERASIONAL [OJK E.4][GRI 2-29]

Bank memahami bahwa setiap kegiatan operasional yang dilakukan dapat memberikan dampak bagi berbagai pemangku kepentingan, baik langsung maupun tidak langsung. Oleh karena itu, penting bagi Bank untuk secara aktif mengidentifikasi dan memetakan pemangku kepentingan yang terdampak dari setiap aktivitas yang dijalankan. Pemangku kepentingan tersebut mencakup karyawan, nasabah, mitra bisnis, masyarakat sekitar, pemerintah, serta pihak terkait lainnya.

STAKEHOLDERS AFFECTED BY OPERATIONAL ACTIVITIES [OJK E.4] [GRI 2-29]

The Bank recognizes that every operational activity undertaken may have an impact on various stakeholders, both directly and indirectly. As a result, it is critical for the Bank to actively identify and map stakeholders affected by all of its activities. Employees, customers, business partners, local communities, government agencies, and other interested parties are among the stakeholders.

Identifikasi kelompok pemangku kepentingan dilakukan berdasarkan tingkat kepentingan hubungan yang dapat berpengaruh atau terdampak dari kegiatan Bank, hingga merumuskan strategi dan melaksanakan program berdasarkan isu yang dihadapi di lapangan sesuai kebutuhan dari masing-masing pemangku kepentingan. Bank kemudian melakukan pelibatan kelompok pemangku kepentingan sesuai dengan karakteristik dan kebutuhan tiap kelompok.

Bank berkomitmen untuk mempertimbangkan kebutuhan dan harapan mereka dalam setiap keputusan strategis dan operasional yang diambil. Dalam hal ini, Bank secara berkelanjutan berupaya untuk mengurangi dampak negatif yang mungkin timbul dan memaksimalkan dampak positif melalui program-program keberlanjutan yang berbasis pada prinsip tanggung jawab sosial dan lingkungan.

Stakeholder identification is conducted based on the significance of relationships that may influence or be affected by the Bank's operations, followed by the formulation of strategies and implementation of programs tailored to the issues encountered in the field and the specific needs of each stakeholder group. The Bank then engages these stakeholder groups in accordance with their respective characteristics and requirements.

The Bank is committed to considering their needs and expectations in every strategic and operational decision. In this regard, the Bank consistently strives to minimize potential negative impacts and maximize positive contributions through sustainability programs grounded in social and environmental responsibility principles.

Kelompok Pemangku Kepentingan, Metode Pelibatan, dan Dampak dari Kegiatan Bank

Stakeholder Groups, Engagement Methods, and the Impact of Bank Activities

Pemangku Kepentingan Stakeholders	**Bentuk Pelibatan** Stakeholders Engagement	**Pengaruh/Dampak dari Kegiatan Bank** Influence/Impact of Bank Activities
Karyawan Employees	Perjanjian Kerja Bersama, pendidikan dan pelatihan Collective Working Agreement, education and training	Terjaminnya kesejahteraan karyawan beserta keluarganya; suasana kerja yang kondusif, sehat, dan aman; jenjang karier dan penilaian kinerja yang adil dan transparan; pemenuhan hak-hak karyawan; meningkatkan efektivitas hubungan manajemen dan karyawan Guaranteed welfare of employees and their families; conducive, healthy and safe working conditions; fair and transparent career paths and performance appraisals; fulfillment of employee rights; increasing the effectiveness of management and employee relations
Pemerintah Government	Kepatuhan terhadap peraturan Compliance with regulations	Kontribusi ekonomi pada Pemerintah (pajak dan kegiatan peningkatan ekonomi masyarakat melalui kegiatan *Corporate Social Responsibility*) Economic contribution to the Government (taxes and community economic development activities through Corporate Social Responsibility activities)
Masyarakat Public	Kegiatan *Corporate Social Responsibility*, meliputi program pendidikan, pelatihan dan pengembangan, serta program sosial ekonomi lainnya Corporate Social Responsibility activities, including education, training and development programs, and other socio-economic programs	Dapat meningkatkan perekonomian masyarakat seiring dengan pemberdayaan masyarakat secara berkelanjutan melalui pembangunan kesejahteraan masyarakat, baik fisik maupun non-fisik. Can improve the community economy along with sustainable community empowerment through community welfare development, both physical and non-physical.
Klien/Nasabah	Survei kepuasan pelanggan dan kegiatan *engagement* lainnya Customer satisfaction surveys and other engagement activities	Peningkatan fasilitas atas produk-produk Perusahaan yang dapat memberikan kenyamanan dan kualitas hidup lebih baik Improvement of facilities for Company products that can provide comfort and better quality of life
Mitra/Rekanan Partners/Associates	Kontrak dan perjanjian kerja sama, proses operasional Cooperation contracts and agreements, operational processes	Proses pengadaan yang adil dan transparan; Proses evaluasi yang objektif; Hubungan yang harmonis; Fair and transparent procurement process; Objective evaluation process; Harmonious relationships;
Media Massa Mass Media	Siaran pers/keterbukaan informasi Press release/disclosure of information	Memperoleh akses informasi yang akurat dan terkini Obtaining access to accurate and up-to-date information

Tata Kelola Keberlanjutan
Sustainability Governance

TANTANGAN DALAM PENERAPAN KEBERLANJUTAN [OJK E.5]

Berdasarkan evaluasi yang dilakukan oleh Bank, pelaksanaan program keberlanjutan sepanjang tahun pelaporan berjalan dengan lancar tanpa menghadapi kendala atau masalah yang signifikan. Meskipun demikian, Bank tetap berkomitmen untuk terus memantau dan mengevaluasi perkembangan terkait topik-topik keberlanjutan yang relevan. Terutama terkait peraturan, standar, dan pedoman yang terus berkembang setiap tahunnya sesuai dengan kebutuhan pemangku kepentingan.

Selain itu, Bank aktif melakukan sosialisasi mengenai isu-isu keberlanjutan kepada pihak internal maupun eksternal guna meningkatkan kesadaran dan partisipasi dalam upaya pencapaian tujuan keberlanjutan. Bank juga selalu terbuka terhadap peluang untuk berinovasi dan beradaptasi dengan dinamika serta tantangan yang muncul, guna memastikan keberlanjutan yang lebih efektif dan berdampak positif di masa depan.

CHALLENGES IN SUSTAINABILITY IMPLEMENTATION [OJK E.5]

Based on the Bank's evaluation, the implementation of sustainability programs throughout the reporting year proceeded smoothly without encountering any significant obstacles or issues. Nevertheless, the Bank remains committed to continuously monitoring and evaluating developments related to relevant sustainability topics, particularly with regard to evolving regulations, standards, and guidelines that are updated annually in response to stakeholder needs.

In addition, the Bank actively conducts outreach and awareness campaigns on sustainability issues to both internal and external parties, aiming to enhance awareness and participation in the pursuit of sustainability goals. The Bank also remains open to opportunities for innovation and adaptation in response to emerging dynamics and challenges, ensuring a more effective and positively impactful sustainability approach in the future.

Kinerja Keuangan Berkelanjutan
Sustainable Financial Performance

KOMITMEN DAN KEBIJAKAN [GRI 3-3]

Dalam menjalankan bisnis di bidang jasa keuangan, MUFG menghadapi berbagai tantangan era global yang dinamis, khususnya dalam menjaga keseimbangan antara pertumbuhan bisnis, stabilitas sosial, serta keberlanjutan lingkungan. Situasi tersebut mendorong MUFG untuk beradaptasi melalui ragam inovasi dan pendekatan yang bertanggung jawab dan selaras dengan pencapaian *Sustainable Development Goals* (SDGs). Bagi MUFG, kinerja keuangan yang berkelanjutan merupakan kunci dalam strategi dan kebijakan bisnis yang berorientasi untuk memberikan manfaat jangka panjang kepada para pemangku kepentingan.

Pada pelaksanaannya, MUFG berkomitmen untuk menerapkan kebijakan dan prinsip keberlanjutan dalam strategi bisnis perusahaan, demi memastikan bahwa setiap keputusan keuangan tidak hanya mempertimbangkan aspek profitabilitas, tetapi juga dampak terhadap masyarakat dan lingkungan. Selain itu MUFG juga secara aktif mendukung proyek-proyek hijau yang dapat mengurangi jejak karbon seperti investasi dalam energi terbarukan serta infrastruktur dan teknologi ramah lingkungan.

Sepanjang tahun 2024 MUFG mencatatkan kinerja keuangan positif dengan pencapaian laba bersih setelah pajak Rp6,9 triliun, tumbuh sebesar 18% (yoy) dibandingkan tahun 2023 yang sebesar Rp5,9 triliun. Kenaikan laba tersebut berhasil dicapai terutama didorong oleh peningkatan pendapatan bunga bersih yang tumbuh sebesar 12% (yoy) menjadi Rp10,1 triliun, serta pendapatan non-bunga yang tumbuh sebesar 37% (yoy) menjadi Rp1,5 triliun pada periode yang sama.

COMMITMENT AND POLICY [GRI 3-3]

In conducting business as a financial services provider, MUFG encounters various challenges in a dynamic global era, particularly in maintaining a balance between business growth, social stability, and environmental sustainability. These challenges have driven MUFG to adapt through a range of innovations and responsible approaches aligned with the achievement of the Sustainable Development Goals (SDGs). For MUFG, sustainable financial performance is a key element of its business strategy and policy, aimed at delivering long-term value to all stakeholders.

In practice, MUFG is committed to integrating sustainability policies and principles into its business strategy to ensure that every financial decision considers not only profitability, but also the social and environmental impacts. Additionally, MUFG actively supports green projects that can reduce carbon footprints, such as investments in renewable energy, environmentally friendly infrastructure, and sustainable technologies.

Throughout 2024, MUFG recorded strong financial performance, with net profit after tax reaching Rp6.9 trillion—an 18% year-on-year increase compared to Rp5.9 trillion in 2023. This profit growth was primarily driven by a 12% year-on-year increase in net interest income to Rp10.1 trillion, as well as a 37% year-on-year rise in non-interest income to Rp1.5 trillion over the same period.

Kinerja Keuangan Berkelanjutan
Sustainable Financial Performance

Selain itu, Bank berhasil melakukan efisiensi dan menjaga kualitas asetnya, yang juga berkontribusi pada peningkatan profitabilitas di tahun 2024. Pembahasan lengkap tentang kinerja keuangan MUFG sepanjang tahun 2024 disampaikan di Laporan Tahunan ini pada bab Analisis dan Pembahasan Manajemen atas kinerja Bank di halaman 129.

The Bank also succeeded in improving efficiency and maintaining asset quality, both of which contributed to the increased profitability in 2024. A comprehensive discussion of MUFG's financial performance throughout 2024 is presented in this Annual Report under the chapter Management's Discussion and Analysis on pages 129.

NILAI EKONOMI YANG DITERIMA DAN DIDISTRIBUSIKAN [OJK F.2][GRI 201-1]

MUFG berkomitmen untuk menciptakan nilai ekonomi yang berkelanjutan bagi seluruh pemangku kepentingan melalui kegiatan bisnis yang bertanggung jawab. Nilai ekonomi diperoleh berdasarkan pengembangan dan penawaran berbagai produk dan layanan keuangan yang dimiliki. Selanjutnya nilai ekonomi tersebut didistribusikan secara transparan untuk mendukung pertumbuhan ekonomi, memenuhi kewajiban operasional, serta berkontribusi pada pembangunan sosial dan lingkungan.

ECONOMIC VALUE GENERATED AND DISTRIBUTED [OJK F.2] [GRI 201-1]

MUFG is committed to creating sustainable economic value for all stakeholders through responsible business practices. Economic value is created through the creation and distribution of various finansial products and services. This value is then transparently distributed to promote economic growth, meet operational requirements, and contribute to social and environmental development.

Melalui transparansi dalam penerimaan dan distribusi nilai ekonomi, MUFG terus memperkuat akuntabilitas serta kepercayaan para pemangku kepentingan yang menjadi aspek penting dalam upaya mewujudkan pencapaian bisnis secara berkelanjutan. Adapun nilai ekonomi langsung yang dihasilkan dari operasional MUFG dan nilai ekonomi yang didistribusikan untuk para pemangku kepentingan selama 2024 adalah sebagai berikut:

MUFG continues to strengthen accountability and stakeholder trust by being transparent in the generation and distribution of economic value—both of which are critical to long-term sustainable business success. The direct economic value generated by MUFG's operations and the value distributed to stakeholders in 2024 are detailed below.

Tabel Distribusi Nilai Ekonomi (Rp Juta)
Table of Economic Distribution (Rp Million)

Uraian Description	2024	2023	2022
I. Nilai Ekonomi Langsung yang Dihasilkan | I. Direct Economic Value Generated			
Pendapatan Bunga Bersih Net Interest Income	10.129.024	9.033.097	4.096.551
Pendapatan Operasional dan Lainnya – Bersih Operating and Other Income – Net	1.492.613	1.092.596	1.215.244
Jumlah Nilai Ekonomi Langsung yang Dihasilkan Total Direct Economic Value Generated	11.621.637	10.125.693	5.311.795
II. Nilai Ekonomi yang Didistribusikan | II. Economic Value Distributed			
Beban Cadangan Kerugian Penurunan Nilai Aset Keuangan – Bersih Allowance for Impairment Losses on Finansial Assets – Net	(15.019)	(8.266)	(324.428)
Beban Operasional dan Lainnya Operating and Other Expenses	(1.730.483)	(1.752.786)	(1.741.320)
Beban Pajak Penghasilan Income Tax Expenses	(2.943.712)	(2.502.761)	(1.196.866)
Jumlah Nilai Ekonomi yang Didistribusikan Total Economic Value Distributed	(4.689.214)	(4.263.813)	(3.262.614)
III. Nilai Ekonomi yang Ditahan (I-II) III. Retained Economic Value (I-II)	6.932.423	5.861.880	2.049.181

Tabel di atas menunjukkan bahwa kinerja ekonomi MUFG pada tahun 2024 mengalami kenaikan, ditunjukkan dengan bertambahnya nilai ekonomi yang ditahan, dari Rp5.861.880 juta pada tahun 2023 menjadi Rp6.932.423 juta pada tahun 2024, naik Rp1.070.543 juta atau 18% dibanding tahun 2023.

PEMBIAYAAN PROYEK HIJAU [OJK F.3]

Sebagai bagian dari komitmen terhadap pencapaian *Sustainable Development Goals* (SDGs), MUFG secara aktif mendukung pembiayaan proyek-proyek yang berkontribusi pada perlindungan lingkungan dan mitigasi perubahan iklim guna menciptakan peluang ekonomi baru yang berkelanjutan bagi berbagai sektor industri.

MUFG menyalurkan investasi ke berbagai sektor yang berkontribusi pada mitigasi perubahan iklim dan efisiensi energi, seperti pengembangan energi terbarukan serta pengelolaan sumber daya alam yang berkelanjutan. Dengan aktivitas bisnis yang bergerak di bidang layanan keuangan, MUFG menyadari peran dan tanggung jawab dalam mendukung transisi menuju ekonomi rendah karbon melalui alokasi pembiayaan yang bertanggung jawab.

Dalam pelaksanaannya, pembiayaan proyek hijau yang disalurkan tidak hanya berfokus pada aspek profitabilitas, tetapi juga memperhitungkan dampak sosial dan lingkungan secara menyeluruh. MUFG menerapkan prinsip *Environmental, Social, and Governance* (ESG) dalam setiap keputusan investasi untuk memastikan bahwa proyek yang didukung memiliki kontribusi pada keberlanjutan serta kesejahteraan masyarakat. Melalui strategi tersebut, MUFG berupaya menciptakan keseimbangan antara pertumbuhan ekonomi dan tanggung jawab terhadap lingkungan.

Pada tahun 2024, MUFG telah menyalurkan pembiayaan senilai Rp1,62 triliun untuk proyek hijau di berbagai sektor, termasuk transportasi ramah lingkungan, energi terbarukan, dan pencegahan dan pengendalian polusi. Selain itu, Bank juga melakukan kontrol dan pengawasan peminjam dengan peringkat Program Penilaian Peringkat Kinerja Perusahaan (PROPER) dari Kementerian Lingkungan Hidup dan Kehutanan (KLHK). Pada tahun 2024, terdapat 228 nasabah dengan peringkat PROPER. Uraian lebih lengkap dapat dilihat pada realisasi Rencana Aksi Keuangan Berkelanjutan (RAKB) 2024 pada halaman 299.

The table above shows that MUFG's economic performance in 2024 experienced an increase, as indicated by the growth in retained economic value from Rp5,861,880 million in 2023 to Rp6,932,423 million in 2024—an increase of Rp1,070,543 million or 18% compared to 2023.

GREEN PROJECT FINANCING [OJK F.3]

As part of its commitment to achieving the Sustainable Development Goals (SDGs), MUFG actively supports the financing of projects that contribute to environmental protection and climate change mitigation, aiming to create new, sustainable economic opportunities across various industrial sectors.

MUFG channels investments into sectors that contribute to climate change mitigation and energy efficiency, such as the development of renewable energy and sustainable natural resource management. As a financial services provider, MUFG recognizes its role and responsibility in supporting the transition toward a low-carbon economy through responsible financing allocations.

In its implementation, MUFG's green project financing not only focuses on profitability but also considers the broader social and environmental impacts. The Bank integrates Environmental, Social, and Governance (ESG) principles into every investment decision to ensure that supported projects contribute to sustainability and societal well-being. Through this strategy, MUFG strives to balance economic growth with environmental responsibility.

In 2024, MUFG disbursed a total of Rp1.62 trillion in financing for green projects across various sectors, including eco-friendly transportation, renewable energy, and pollution prevention and control. In addition, the Bank monitors and supervises borrowers based on the Ministry of Environment and Forestry's Corporate Performance Rating Program (PROPER). In 2024, a total of 228 clients were rated under the PROPER system. Further details can be found in the 2024 Sustainable Finance Action Plan (RAKB) realization on page 299.

Kinerja Keuangan Berkelanjutan
Sustainable Financial Performance

Pembiayaan Hijau MUFG: Dorong Efisiensi Energi dan Kurangi Emisi Karbon
MUFG menunjukkan komitmen dalam mendukung pertumbuhan ekonomi yang berkelanjutan melalui berbagai inisiatif pembiayaan hijau. Salah satu wujud nyata yang dilakukan MUFG pada tahun 2024 adalah penandatanganan perjanjian pendanaan senilai Rp375 miliar dengan Komatsu Astra Finance (KAF), anak perusahaan Grup Astra. Pendanaan ini bertujuan untuk mendukung pembiayaan alat berat berteknologi hybrid, seperti Hybrid Hydraulic Excavator Komatsu HB365-1, yang dirancang untuk meningkatkan efisiensi energi sekaligus mengurangi emisi karbon.

Dengan konsumsi bahan bakar yang lebih hemat hingga 17% dibandingkan dengan model konvensional, Hybrid Hydraulic Excavator dapat secara signifikan mengurangi emisi CO_2 serta mendukung efisiensi operasional dari pelaku industri dalam upaya mendorong terciptanya pencapaian berkelanjutan. Langkah yang dilakukan ini sejalan dengan komitmen perusahaan dalam mendukung inovasi teknologi hijau serta mempercepat transisi menuju ekonomi rendah karbon. Pendanaan yang diberikan tidak hanya bertujuan untuk mendukung pertumbuhan bisnis, tetapi juga memastikan bahwa investasi yang dilakukan berkontribusi pada mitigasi perubahan iklim dan efisiensi energi demi menciptakan masa depan yang lebih berkelanjutan bagi generasi mendatang.

MUFG Dorong Keberlanjutan Lewat Produk Deposit ESG Korporasi
MUFG mengumumkan peluncuran produk deposit ESG korporasi guna memberdayakan nasabah korporasi dalam membiayai pinjaman yang sejalan dengan prinsip ESG (Lingkungan, Sosial, dan Tata Kelola). Peluncuran produk ini mencatatkan MUFG sebagai cabang bank asing pertama di Indonesia yang merilis produk khusus korporasi tersebut.

Langkah ini sekaligus menandai komitmen MUFG dalam mencapai tujuan MUFG untuk memberdayakan masa depan yang lebih cerah, dimana komitmen ini didukung oleh beberapa perusahaan yang telah bergabung menjadi nasabah korporasi. Delapan perusahaan tersebut adalah PT MHI Engine System Indonesia, PT Kansai Prakarsa Coatings, PT Indonesia Epson Industry, PT Hisamitsu Pharma Indonesia, PT YKK Zipco Indonesia, PT Daihatsu Drivetrain Manufacturing Indonesia, PT Mineral Industri Indonesia (Persero), dan PT NOK Indonesia.

MUFG's Green Financing: Promoting Energy Efficiency and Reducing Carbon Emissions
MUFG continues to demonstrate its commitment to supporting sustainable economic growth through various green financing initiatives. A key initiative undertaken in 2024 was the signing of a funding agreement worth Rp375 billion with Komatsu Astra Finance (KAF), a subsidiary of the Astra Group. This financing aims to support the procurement of hybrid heavy machinery, such as the Komatsu HB365-1 Hybrid Hydraulic Excavator, designed to enhance energy efficiency while reducing carbon emissions.

With up to 17% greater fuel efficiency compared to conventional models, the Hybrid Hydraulic Excavator can significantly reduce CO_2 emissions and improve operational efficiency for industry players in their efforts to achieve sustainable performance. This initiative is aligned with MUFG's commitment to supporting green technology innovation and accelerating the transition toward a low-carbon economy. The financing provided is not only intended to drive business growth but also to ensure that investments contribute to climate change mitigation and energy efficiency, helping to create a more sustainable future for the next generation.

MUFG Advances Sustainability Through Corporate ESG Deposit Products
MUFG has launched a corporate ESG deposit product to empower corporate clients in financing loans aligned with Environmental, Social, and Governance (ESG) principles. This launch marks MUFG as the first foreign bank branch in Indonesia to offer a dedicated corporate ESG deposit product.

This move reinforces MUFG's broader commitment to "Powering a Brighter Future," supported by several corporate clients who have already joined the initiative. These eight companies include PT MHI Engine System Indonesia, PT Kansai Prakarsa Coatings, PT Indonesia Epson Industry, PT Hisamitsu Pharma Indonesia, PT YKK Zipco Indonesia, PT Daihatsu Drivetrain Manufacturing Indonesia, PT Mineral Industri Indonesia (Persero), and PT NOK Indonesia.

Tanggung Jawab Lingkungan
Environmental Responsibility

KOMITMEN DAN KEBIJAKAN [GRI 3-3]

Sebagai perusahaan yang bergerak pada bidang perbankan, MUFG menyadari peran yang dimiliki tidak hanya sebatas menyediakan layanan keuangan, tetapi juga tanggung jawab atas dampak lingkungan yang mungkin timbul dari aktivitas bisnis yang dibiayai. Apabila kegiatan tersebut tidak didasarkan pada prinsip-prinsip berkelanjutan, maka aktivitas pembiayaan yang dilakukan oleh MUFG berpotensi memiliki dampak terhadap emisi karbon, pencemaran lingkungan, serta hal-hal berkaitan dengan upaya pelestarian lingkungan.

Berangkat dari hal tersebut, MUFG senantiasa mendorong penerapan keuangan berkelanjutan (*sustainable finance*) untuk memastikan bahwa pembiayaan yang diberikan oleh perusahaan selaras dengan upaya mitigasi risiko lingkungan dalam jangka panjang. Sebagai wujud komitmen tersebut, MUFG telah menerbitkan Pernyataan Kebijakan Lingkungan MUFG (MUFG Environmental Policy Statement) secara global sebagai landasan dalam menjawab tantangan lingkungan global melalui kegiatan usaha. Melalui kebijakan yang dijalankan, MUFG berkontribusi dalam mendukung pencapaian tujuan keberlanjutan, sekaligus menciptakan nilai tambah bagi para pemangku kepentingan.

COMMITMENT AND POLICY [GRI 3-3]

As a company engaged in the banking sector, MUFG recognizes that its role goes beyond merely providing financial services. The Company also bears responsibility for the environmental impacts that may arise from the business activities it finances. If such activities are not grounded in sustainable principles, the financing provided by MUFG may potentially contribute to carbon emissions, environmental pollution, and other issues related to environmental conservation efforts.

In line with this awareness, MUFG actively promotes the adoption of sustainable finance to ensure that its financing activities are aligned with long-term efforts to mitigate environmental risks. To reinforce this commitment, MUFG has issued the MUFG Environmental Policy Statement at the global level, providing a strategic foundation for addressing global environmental challenges through its business operations. Through the implementation of this policy, MUFG aims to support the achievement of sustainability objectives while delivering added value to all stakeholders.

Tanggung Jawab Lingkungan
Environmental Responsibility

Pernyataan Kebijakan Lingkungan MUFG
MUFG Environmental Policy Statement

1. **Pendekatan Kami dalam Menjawab Masalah Lingkungan**
   Mitsubishi UFJ Financial Group (selanjutnya disebut MUFG) menyadari bahwa perlindungan dan pelestarian lingkungan merupakan tanggung jawab bersama sebagai umat manusia. Menyadari hal ini, MUFG akan melakukan berbagai cara untuk menanggulangi perubahan iklim dan menjaga kelestarian lingkungan demi menciptakan kehidupan masyarakat dan lingkungan yang dapat hidup berdampingan secara harmonis agar dapat diwariskan kepada generasi mendatang.
1. **Our Approach to Addressing Environmental Issues**
   Mitsubishi UFJ Financial Group (hereinafter referred to as MUFG) recognizes that the protection and preservation of the global environment is the shared responsibility of all of humanity. Based on this recognition, MUFG will act to respond to climate change and protect the environment in order to create a world in which human society and the natural environment can co-exist in harmony and to pass this world on to future generations.

2. **Posisi Pernyataan Kebijakan Lingkungan MUFG**
   Di bawah "MUFG Way" yang merangkum nilai-nilai yang menjadi landasan dari seluruh aktivitas kami, dengan tujuan sekaligus komitmen kami untuk memberdayakan masa depan yang lebih cerah, kami berupaya memberikan solusi bagi para nasabah, masyarakat, dan seluruh pemangku kepentingan lainnya. Pernyataan Kebijakan Lingkungan MUFG ini telah mendapatkan persetujuan dari Direksi, di mana pernyataan ini menjelaskan masalah lingkungan yang menjadi dasar bagi kegiatan kami. Pernyataan tersebut juga berisi pedoman tindakan khusus untuk menerapkan "Komitmen terhadap Lingkungan" yang ditetapkan dalam "Pedoman Perilaku Grup MUFG" di bawah MUFG Way.
2. **Positioning of MUFG Environmental Policy Statement**
   Under the "MUFG Way", which articulates the values that guide all we do, "Committed to empowering a brighter future." is our Purpose set forth, and we are working to provide solutions for our respective customers, the society, and all other stakeholders. This MUFG Environmental Policy Statement, which is approved by the Board of Directors, describes the recognition of environmental issues that forms the foundation for our activities, and provides specific action guidelines to implement the "Commitment to the Environment" stipulated in the "MUFG Group Code of Conduct" under the MUFG Way.

3. **Aksi Lingkungan Melalui Kegiatan Usaha**
   1) **Aksi Melalui Kegiatan Usaha**
      MUFG mendukung nasabah yang secara proaktif berupaya menciptakan masyarakat yang berkelanjutan dengan mendorong siklus yang baik antara lingkungan dan ekonomi melalui penyediaan berbagai produk dan layanan. Pada saat yang sama, MUFG memanfaatkan peluang tersebut untuk pertumbuhan usaha. MUFG juga mempertimbangkan dampak lingkungan yang berasal dari produk dan layanan kami. Jika terdapat potensi dampak lingkungan dari produk dan layanan kami, MUFG akan meresponnya dengan tepat. MUFG menyadari bahwa isu-isu seperti penanganan perubahan iklim, perlindungan sumber daya alam dan keanekaragaman hayati, peralihan ke ekonomi sirkular, dan penghormatan terhadap hak asasi manusia merupakan hal yang saling terkait dan kami berupaya memberikan solusi terhadap hal-hal tersebut.

      Pendekatan ini menunjukkan kontribusi MUFG dalam mewujudkan kondisi masyarakat yang berkelanjutan dan meningkatkan nilai perusahaan melalui pertumbuhan bisnis yang berkesinambungan.

      - **Perubahan Iklim**
        MUFG memahami perubahan iklim sebagai isu penting bagi lingkungan global. MUFG percaya bahwa perubahan iklim harus segera ditangani untuk mewujudkan kondisi masyarakat yang berkelanjutan dan mendukung keberlangsungan kegiatan operasional dari setiap perusahaan dalam grup dan nasabah kami. Sementara itu, sebagai lembaga jasa keuangan, MUFG memainkan peranan penting dalam transisi menuju masyarakat tanpa karbon dan aksi global lainnya yang bertujuan memerangi perubahan iklim.

        Menyadari hal tersebut, MUFG mendukung terciptanya transisi menuju masyarakat tanpa karbon melalui aksi yang terkait dengan kegiatan operasi kami, termasuk produk dan layanan yang kami hadirkan kepada nasabah, melalui berbagai inisiatif berikut ini:
        - Mendukung upaya mengurangi emisi gas rumah kaca melalui dukungan untuk bisnis yang terlibat dalam tenaga surya dan angin dan bentuk energi terbarukan lainnya dan dengan menyediakan dana untuk perusahaan yang memperhatikan risiko lingkungan.
        - Mempertimbangkan potensi dampak perubahan iklim yang terkait dengan produk dan layanan yang disediakan oleh masing-masing perusahaan dalam grup dan merespons dengan tepat berdasarkan pertimbangan menyeluruh terhadap dampak tersebut.
        - Meneliti potensi dampak perubahan iklim di masa depan terhadap aktivitas bisnis kami untuk mendukung pengelolaan risiko perubahan iklim.

      - **Keanekaragaman Hayati**
        Pemeliharaan dan perlindungan alam, termasuk hewan, tumbuhan, air, tanah, dan atmosfe, serta keanekaragaman hayati yang menopang kehidupan masyarakat, merupakan fondasi utama dalam mewujudkan masyarakat yang berkelanjutan. MUFG mendukung kegiatan usaha yang berkontribusi terhadap perlindungan alam dan keanekaragaman hayati melalui aktivitas masing-masing perusahaan grup serta penyediaan produk dan layanan kepada klien. MUFG juga berupaya untuk mengidentifikasi risiko-risiko yang berkaitan dengan alam dan keanekaragaman hayati, serta mengambil langkah-langkah yang tepat guna mencegah dampak negatif terhadap modal alam dan keanekaragaman hayati yang mungkin timbul dari aktivitas bisnis dan layanan yang diberikan oleh perusahaan-perusahaan dalam grup MUFG.

Pernyataan Kebijakan Lingkungan MUFG
MUFG Environmental Policy Statement

2) Aksi untuk Mengurangi Dampak Lingkungan Kami

Setiap grup perusahaan berupaya mengurangi dampak lingkungan yang ditimbulkan, melakukan perbaikan lingkungan dan mencegah polusi di seluruh kegiatan operasional. Kami melakukan berbagai inisiatif seperti:

- **Pengurangan Dampak Lingkungan di Kantor-kantor Kami**
  Menyadari dampak lingkungan yang ditimbulkan dari konsumsi sumber daya dan timbulan limbah akibat aktivitas bisnis kami, MUFG berupaya meminimalkan dampak lingkungan tersebut melalui upaya daur ulang sumber daya serta penggunaan energi dan sumber daya secara efisien.
- **Meningkatkan Kondisi Lingkungan dan Mencegah Polusi**
  Memantau dampak aktivitas kami terhadap lingkungan secara berkesinambungan dan berupaya meningkatkan kondisi lingkungan dan mencegah polusi.
- **Meningkatkan Kesadaran di Seluruh Grup** [GRI 2-24]
  Pernyataan Kebijakan Lingkungan MUFG dibagikan ke seluruh grup dan didukung oleh berbagai inisiatif untuk meningkatkan kesadaran masalah lingkungan di antara karyawan kami. Pelatihan dan dukungan mengenai lingkungan secara griyaan disediakan untuk mendorong aktivitas perlindungan lingkungan oleh eksekutif dan karyawan kami.

3. Environmental Actions through Business Activities

1) Actions through business activities

MUFG supports clients that actively seek to contribute to create a sustainable society by fostering a virtuous cycle between the environment and economy, by providing the various products and services of each group company, while at the same time using this as a growth opportunity for MUFG itself. Moreover, MUFG actively promotes the appropriate management of environmental risks, including climate change. In the case that potential environmental impacts associated with our products and services are identified, MUFG responds, in an appropriate manner. MUFG recognizes that issues such as tackling climate change, protecting natural capital and biodiversity, shifting to a circular economy, and respecting human rights are mutually related, and strives to provide solutions thereto.

Through this approach, MUFG aims to contribute to the realization of a sustainable society and increase corporate value through the sustainable growth of our business.

- **Climate Change**

MUFG recognizes climate change as a critical issue for the global environment and believes that climate change issues must be addressed to achieve a sustainable society and support the continued operation of each group company and our clients. At the same time, MUFG recognizes that, as a global financial institution, we play an important role in the transition to a decarbonized society and other global actions aimed at combatting climate change.

Based on such recognition, MUFG promotes the transition to a decarbonized society through actions associated with both our own operations and through the products and services we provide to clients through the following initiatives:

- Promote efforts to reduce greenhouse gas emissions through our support for businesses involved in solar and wind power and other forms of renewable energy and by providing funding for companies that pay due attention to environmental risks.
- Consideration of the potential climate change impacts associated with the products and services provided by each group company and responding in an appropriate manner based on thorough consideration of such impacts
- Properly understand and analyze the potential future impacts of climate change on our business and promote the appropriate management of the risks related to climate change.

In addition, MUFG supports the climate change related international agreements and initiatives in Reference.

- **Natural Capital - Biodiversity**

Maintenance and protection of the natural capital, including animals, plants, water, soil, and the atmosphere, as well as the biodiversity which support our society, are the foundations for the realization of a sustainable society. MUFG supports businesses that protect natural capital and biodiversity through the businesses of each group company and their provision of products and services to clients. MUFG also strives to identify the risks related to natural capital and biodiversity, and takes appropriate measures to prevent negative impacts on natural capital and biodiversity associated with such businesses of each group company and their provision of products and services.

2) Actions to Reduce Our Environmental Impacts

Through initiatives such as those shown below, each group company works towards reducing our environmental impacts, environmental improvement and pollution prevention across all of our operations.

- Reduction of Environmental Impact at Our Offices
  Recognizing the environmental impact associated with resource consumption and waste generation from our business activities, we work to minimize environmental impacts through resource recycling efforts and the efficient use of energy and resources.
- Environmental Improvement and Pollution Prevention
  Monitoring the impacts of our activities on the environment on a continuous basis and working towards environmental improvement and prevention of pollution.
- Awareness Raising Across the Group [GRI 2-24]
  MUFG Environmental Policy Statement is shared across the entire group and supported by initiatives to raise awareness of environmental issues among our employees. In-house environmental education and support is provided to encourage environmental protection activities of our executives and employees.

Tanggung Jawab Lingkungan
Environmental Responsibility

Pernyataan Kebijakan Lingkungan MUFG
MUFG Environmental Policy Statement

4. **Sistem Tata Kelola dan Manajemen**
Pernyataan Kebijakan Lingkungan MUFG ini telah mendapatkan persetujuan dari Direksi. Kebutuhan untuk memperbarui Pernyataan Kebijakan Lingkungan MUFG ini akan ditinjau secara berkala dan dilakukan amandemen seperlunya untuk mencerminkan perubahan dalam kegiatan usaha dan lingkungan bisnis kami. Inisiatif lingkungan MUFG juga akan dibahas secara berkala dalam Komite Keberlanjutan yang hasilnya akan dibahas lebih lanjut di dalam Komite Eksekutif hingga akhirnya dilaporkan kepada Direksi. Kami akan melakukan segala upaya untuk selalu bertindak transparan dengan mengungkapkan kegiatan MUFG terkait lingkungan secara tepat dan proaktif.

4. **Governance and Management System**
This MUFG Environmental Policy Statement is approved by the Board of Directors.The need to update this MUFG Environmental Policy Statement will be reviewed regularly and amendments will be made as necessary to reflect the changes in our business activities and business environment. Our environmental initiatives will be regularly deliberated at the Sustainability Committee, the outcomes of which will be further deliberated at the Executive Committee and ultimately reported to the Board of Directors. We will make every effort to ensure transparency by disclosing our environment-related activities appropriately and proactively.

5. **Keikutsertaan Pemangku Kepentingan**
MUFG terus berupaya untuk memajukan dan meningkatkan inisiatif lingkungan kami serta meningkatkan kesadaran akan isu lingkungan melalui keterlibatan pemangku kepentingan eksternal. Hal ini dijelaskan dalam Pernyataan Kebijakan Lingkungan MUFG yang diungkapkan secara publik.

5. **Stakeholder Engagement**
MUFG works to progress and improve our environmental initiatives as well as raise awareness of environmental issues through engagement with external stakeholders on MUFG's publicly disclosed Environmental Policy Statement.

Referensi:
- Perjanjian Paris | Paris Agreement
- Rekomendasi Satuan Tugas Pengungkapan Keuangan Terkait Iklim (TCFD) | Recommendations of Task Force on Climate-related Financial Disclosures (TCFD)
- Prinsip Perbankan yang Bertanggung Jawab (PRB) | Principles for Responsible Banking (PRB)
- Prinsip Investasi Bertanggung Jawab (PRI) | Principles for Responsible Investment (PRI)
- *Equator Principles*
- Inisiatif Keuangan Program Lingkungan Perserikatan Bangsa-Bangsa (UNEP FI) | United Nations Environment Programme Finance Initiative (UNEP FI)
- Prinsip Tindakan Keuangan untuk Abad 21 | Principles for Financial Action for the 21st Century
- CDP (sebelumnya Proyek Pengungkapan Karbon) | CDP (formerly the Carbon Disclosure Project)
- Metrik Kapitalisme Pemangku Kepentingan | Stakeholder Capitalism Metrics

TANGGUNG JAWAB KEGIATAN OPERASIONAL TERHADAP LINGKUNGAN

Sebagai institusi perbankan, MUFG tidak memiliki dampak lingkungan secara signifikan yang dihasilkan dari kegiatan operasional perusahaan. Meski demikian, MUFG tetap berkomitmen untuk menjalankan aktivitas bisnis yang ramah lingkungan melalui berbagai inisiatif, seperti efisiensi penggunaan energi, air, dan kertas, sekaligus penggunaan sumber energi alternatif. Upaya tersebut menjadi wujud komitmen MUFG dalam mengurangi dampak terhadap lingkungan, sekaligus mendukung praktik bisnis yang lebih berkelanjutan.

MUFG percaya bahwa langkah-langkah kecil yang diterapkan secara konsisten dapat memberikan dampak besar dalam jangka panjang. Meskipun skala efisiensi sumber daya dalam sektor perbankan belum sebesar industri ekstraktif, upaya ini tetap menjadi bagian dari kontribusi nyata dalam menjaga kelestarian lingkungan dan mendukung mitigasi perubahan iklim.

ENVIRONMENTAL RESPONSIBILITY IN OPERATIONAL ACTIVITIES

As a banking institution, MUFG does not generate significant direct environmental impacts from its operational activities. Nevertheless, MUFG remains committed to conducting environmentally friendly business practices through various initiatives, such as improving the efficiency of energy, water, and paper use, as well as adopting alternative energy sources. These efforts reflect MUFG's commitment to reducing its environmental footprint while supporting more sustainable business practices.

MUFG believes that small, consistent actions can create a meaningful impact over the long term. Although the scale of resource efficiency in the banking sector may not match that of extractive industries, such efforts are still a tangible contribution to environmental preservation and climate change mitigation.

PEMAKAIAN ENERGI [GRI 3-3]

MUFG senantiasa berupaya untuk mewujudkan aktivitas operasional yang ramah lingkungan dengan mengurangi konsumsi energi melalui berbagai inisiatif. Upaya yang dilakukan mencakup penggunaan peralatan listrik hemat energi, penggantian pendingin ruangan dengan bahan ramah lingkungan, pemasangan timer untuk mengoptimalkan penggunaan listrik, pemasangan panel surya sebagai sumber energi listrik alternatif, serta kebijakan pengurangan konsumsi energi yang tidak diperlukan. Selain itu, MUFG mulai mengadopsi penggunaan motor listrik dalam kegiatan operasional sebagai langkah nyata dalam mengurangi ketergantungan pada bahan bakar fosil dan menekan emisi gas rumah kaca (GRK).

Bank saat ini baru mengidentifikasi penghitungan pemakaian listrik di Kantor Cabang Jakarta yang berasal dari PT Perusahaan Listrik Negara (PLN). Sebagai upaya dalam penggunaan energi baru terbarukan, Bank telah membeli sertifikat energi terbarukan atau Renewable Energy Certificate (REC) yang dikeluarkan PLN. [OJK F.7][OJK F.12]

ENERGY USAGE [GRI 3-3]

MUFG continues to strive for environmentally responsible operations by reducing energy consumption through a range of initiatives. These include the use of energy-efficient electrical equipment, replacing air conditioners with environmentally friendly refrigerants, installing timers to optimize electricity usage, deploying solar panels as an alternative energy source, and implementing policies to reduce unnecessary energy use. In addition, MUFG has begun adopting electric-powered vehicles in its operations as a concrete step toward reducing dependence on fossil fuels and lowering greenhouse gas (GHG) emissions.

At present, the Bank has only identified electricity usage data from its Jakarta Branch Office, sourced from PT Perusahaan Listrik Negara (PLN). As part of its renewable energy efforts, the Bank has purchased Renewable Energy Certificates (REC) issued by PLN. [OJK F.7][OJK F.12]

KONSUMSI ENERGI LISTRIK [OJK F.6][GRI 302-1][GRI 302-3]
ELECTRICAL ENERGY CONSUMPTION [OJK F.6][GRI 302-1][GRI 302-3]

Sumber Energi Energy Source	Satuan Unit	2024	2023	2022
Listrik Electricity	kWh	1.274.730	1.299.639	1.210.963
	GigaJoules (GJ)	4.589	4.678	4.359
Intensitas Energi Energy Intensity	GJ/Karyawan GJ/Employee	6,84	7,08	6,46

EMISI YANG DIHASILKAN [OJK F.11]
EMISSIONS GENERATED [OJK F.11]

Emisi Emissions	Satuan Unit	2024	2023	2022
Cakupan 2 Scope 2	Ton CO_2eq	1.007,04	1.026,71	956,66
Intensitas Emisi Emission Intensity	Ton CO_2eq /Karyawan Ton CO_2eq /Employee	1,50	1,71	1,56

Catatan: Metode penghitungan emisi GRK sesuai dengan Intergovernmental Panel on Climate Change 2006 (IPCC-2006) dan faktor emisi nasional berdasarkan Kalkulator Hijau yang dikeluarkan Bank Indonesia tahun 2025.
Note: The method of calculating GHG emissions is in accordance with the Intergovernmental Panel on Climate Change 2006 (IPCC-2006) and national emission factors based on the Green Calculator issued by Bank Indonesia in 2025.

Tanggung Jawab Lingkungan
Environmental Responsibility

EFISIENSI PEMAKAIAN AIR [GRI 3-3]

MUFG melihat bahwa efisiensi pemakaian air perlu dilakukan untuk menjaga ketersediaan sumber daya air serta mengurangi dampak lingkungan yang mungkin bisa terjadi. Berdasarkan hal tersebut, MUFG berupaya meningkatkan efisiensi penggunaan air sebagai bagian dari komitmen untuk menciptakan kegiatan operasional yang ramah lingkungan. MUFG juga tidak menggunakan air tanah dalam menjalankan kegiatan operasionalnya. Bank menggunakan sumber air dari pasokan Perusahaan Daerah Air Minum (PDAM) untuk Kantor Cabang Jakarta. [GRI 303-1]

Pada tahun 2024, penggunaan air mengalami kenaikan salah satunya disebabkan oleh peningkatan jumlah karyawan yang kembali bekerja di kantor paska dicabutnya status pandemi COVID-19 di Juni 2023, serta adanya proses perbaikan fasilitas Bank.

WATER EFFICIENCY [GRI 3-3]

MUFG recognizes that water use efficiency is necessary to maintain the availability of water resources and reduce the environmental impact that may occur. Based on this, MUFG strives to improve water use efficiency as part of its commitment to create environmentally friendly operations. MUFG also does not use groundwater in carrying out its operational activities. The Bank uses water sourced from Regional Water Supply Company (PDAM) for its Jakarta Branch Office. [GRI 303-1]

In 2024, water usage increased due to an increase in the number of employees returning to work at the office after the COVID-19 pandemic status was lifted in June 2023, as well as the Bank's facility refurbishment process.

Volume Pemakaian Air [OJK F.8][GRI 303-3]
Water Usage Volume [OJK F.8][GRI 303-3]

Sumber Air Water Source	Satuan Unit	2024	2023	2022
PDAM Utilitas Lokal Local Utility PDAM	m^3	1.639	1.308	1.031

EFISIENSI PEMAKAIAN KERTAS [OJK F.5]

Efisiensi pemakaian kertas yang merupakan material penting dalam kegiatan operasional Bank perlu dilakukan untuk mengurangi dampak lingkungan yang mungkin terjadi. Melalui langkah tersebut, MUFG dapat berkontribusi dalam pelestarian hutan, menekan emisi karbon dari proses produksi, serta meningkatkan keberlanjutan operasional. Efisiensi pemakaian kertas juga sejalan dengan upaya pengurangan limbah dan efektivitas biaya operasional.

Sebagai upaya dalam pengurangan penggunaan kertas, Bank mendorong dilakukannya transaksi tanpa kertas dan menggunakan instrumen perbankan yang ramah lingkungan. Berikut adalah beberapa inisiatif dalam efisiensi penggunaan kertas:

- Menggunakan kertas dengan gramatur 70 gsm sehingga dapat mengurangi dampak lingkungan langsung untuk ukuran bidang cetak yang sama.
- Menggunakan kertas dengan merek bersertifikat Programme for the Endorsement of Forest Certification (PEFC). PEFC adalah standar yang digunakan sebagai suatu mekanisme untuk melakukan verifikasi dan memajukan pengelolaan hutan lestar dan produk kayu yang dihasilkan secara berkelanjutan.

PAPER USAGE EFFICIENCY [OJK F.5]

Efficient use of paper, a vital material in the Bank's operations, is necessary to minimize potential environmental impacts. Through these efforts, MUFG contributes to forest conservation, reduces carbon emissions from paper production processes, and enhances the sustainability of its operations. Paper efficiency also aligns with waste reduction efforts and operational cost effectiveness.

To reduce paper usage, the Bank promotes paperless transactions and encourages the use of environmentally friendly banking instruments. Several initiatives have been implemented to support paper efficiency, including:

- Using 70 gsm paper to reduce the environmental impact while maintaining the same print area.
- Utilizing paper certified by the Programme for the Endorsement of Forest Certification (PEFC), a globally recognized standard that verifies and promotes sustainable forest management and wood products.

- Mendorong efisiensi penggunaan kertas dengan melakukan pencetakan secukupnya serta menggunakan alat cetak multiguna dan alat cetak yang mendukung pencetakan dua sisi.
- Menjalankan lebih banyak rapat internal tanpa kertas, di mana seluruh bahan rapat dapat diunduh melalui perangkat yang disediakan Bank.
- Membatasi pencetakan Laporan Tahunan Bank dengan jumlah yang lebih terbatas.
- Menyediakan lebih banyak sarana pendukung rapat jarak jauh seperti telekonferensi.
- Meningkatkan komunikasi tanpa kertas dengan menggunakan surat elektronik dan berbagi dokumen secara internal (internal document sharing).

- Encouraging prudent paper use by printing only when necessary and using multifunction printers and devices that support double-sided printing.
- Increasing the number of paperless internal meetings, with all meeting materials accessible via Bank-provided digital devices.
- Limiting the number of printed copies of the Bank's Annual Report.
- Expanding the use of remote meeting tools, such as teleconferencing systems.
- Enhancing paperless communication through the use of email and internal document sharing platforms.

Selain terus berupaya dalam mengurangi penggunaan kertas untuk operasional, Bank juga tidak lagi membeli surat kabar dalam bentuk fisik dan beralih ke bentuk digital pada tahun 2024. Melalui berbagai upaya tersebut, Bank berhasil mempertahankan jumlah penggunaan kertas dengan hanya sedikit peningkatan pada tahun 2024, meskipun jumlah karyawan yang kembali bekerja di kantor meningkat paska dicabutnya status pandemi COVID-19 di Juni 2023.

In addition to ongoing efforts to reduce paper usage in daily operations, the Bank discontinued the purchase of physical newspapers in 2024 and fully transitioned to digital subscriptions. As a result of these initiatives, the Bank succeeded in maintaining stable paper consumption levels in 2024, with only a slight increase despite a rise in the number of employees returning to the office following the revocation of the COVID-19 pandemic status in June 2023.

Untuk menjaga keamanan informasi dan meningkatkan kepercayaan nasabah, kertas bekas yang tidak terpakai segera dihancurkan sehingga Bank tidak menggunakan kertas daur ulang dalam kegiatan operasionalnya.

To ensure information security and maintain customer trust, all unused paper is promptly destroyed. Therefore, the Bank does not utilize recycled paper in its operations.

Pembelian Kertas A4
Purchase of A4 Paper

Sumber Source	Satuan Unit	2024	2023	2022
Kertas A4 70 gsm A4 Paper 70 gsm	Rim Ream	1.050	1.030	1.500

Pembelian Surat Kabar
Purchase of Newspapers

Sumber Source	Satuan Unit	2024	2023	2022
Surat kabar Newspapers	Eksemplar copies	0	58	480

Tanggung Jawab Lingkungan
Environmental Responsibility

OPERASIONAL RAMAH LINGKUNGAN [OJK F.10]

MUFG berupaya menekan dan mengurangi dampak lingkungan dari kegiatan operasionalnya dengan menerapkan berbagai inisiatif berkelanjutan. Salah satu wujud nyata yang dilakukan MUFG adalah dengan mengurangi ketergantungan pada plastik sekali pakai, mengelola Ruang Terbuka Hijau (RTH) secara optimal dengan menanam vegetasi yang dapat membantu menyerap CO_2. Selain itu, MUFG mendorong pemanfaatan teknologi seperti konferensi video (*video conference*) dan panggilan konferensi (*conference call*), guna mengurangi emisi dari transportasi serta meningkatkan efisiensi penggunaan bahan bakar.

BIAYA PENGELOLAAN LINGKUNGAN [OJK F.4]

MUFG adalah kantor cabang bank asing yang menempati kantor atau gedung dengan sistem sewa. Saat ini alamat kantor Bank adalah di Trinity Tower, 6-9 Fl., Jl. H.R. Rasuna Said Kav. C22 Blok IIB Jakarta. Dengan demikian, biaya pengelolaan lingkungan belum dapat diidentifikasi karena menyatu dengan biaya sewa gedung Bank.

ENVIRONMENTALLY FRIENDLY OPERATIONS [OJK F.10]

MUFG strives to minimize and reduce the environmental impact of its operations by implementing various sustainable initiatives. One of the tangible manifestations of MUFG's efforts is by reducing dependence on single-use plastics, optimally managing Green Open Space (RTH) by planting vegetation that can help absorb CO_2. In addition, MUFG encourages the use of technologies such as video conferencing and conference calls, to reduce emissions from transportation and improve fuel efficiency.

ENVIRONMENTAL MANAGEMENT FEE [OJK F.4]

MUFG is a branch office of a foreign bank that occupies an office or building on a lease basis. Currently, the Bank's office address is at Trinity Tower, 6-9 Fl., Jl. H.R. Rasuna Said Kav. C22 Block IIB Jakarta. Thus, the cost of environmental management cannot be identified because it is integrated with the cost of renting the Bank's building.

Tanggung Jawab Sosial Masyarakat
Community Social Responsibility

KOMITMEN DAN KEBIJAKAN [GRI 3-3]

MUFG berupaya menerapkan prinsip-prinsip keberlanjutan dalam seluruh aktivitas bisnisnya, termasuk dalam menjalankan tanggung jawab sosial (*Corporate Social Responsibility*). MUFG memahami bahwa dukungan dan peran penting masyarakat, memiliki dampak langsung terhadap ekosistem bisnis yang dijalankan perusahaan. Dengan memperhatikan berbagai isu sosial seperti inklusi keuangan dan kemandirian ekonomi, MUFG mendorong terciptanya keselarasan bisnis yang sejalan dengan kebutuhan masyarakat serta pencapaian *Sustainable Development Goals* (SDGs).

Implementasi tanggung jawab sosial masyarakat yang dijalankan MUFG, diwujudkan melalui berbagai inisiatif dan program yang berorientasi pada pelestarian lingkungan, peningkatan pendidikan, serta literasi dan inklusi keuangan. Komitmen MUFG tersebut diwujudkan demi menjaga keseimbangan antara pertumbuhan bisnis dan kontribusi terhadap masyarakat sehingga menciptakan dampak positif yang berkelanjutan. Bank memastikan bahwa operasional bisnis tidak hanya berorientasi pada profitabilitas, tetapi juga memberikan kontribusi secara luas bagi seluruh pemangku kepentingan.

COMMITMENT AND POLICY [GRI 3-3]

MUFG is committed to embedding sustainability principles across all business operations, including its Corporate Social Responsibility (CSR) initiatives. The Bank recognizes that community support and engagement play a vital role in shaping a resilient and inclusive business ecosystem. By addressing key social issues such as financial inclusion and economic empowerment, MUFG seeks to foster strategic alignment between its business goals and community needs, while contributing to the achievement of the Sustainable Development Goals (SDGs).

MUFG's CSR initiatives are implemented through a wide range of programs focused on environmental conservation, educational enhancement, and financial literacy and inclusion. These efforts reflect MUFG's broader commitment to balancing business growth with social contribution, ultimately generating long-term, sustainable positive impact. The Bank ensures that its operations extend beyond profitability, creating shared value for all stakeholders.

Tanggung Jawab Sosial Masyarakat
Community Social Responsibility

RENCANA DAN TARGET KEGIATAN TANGGUNG JAWAB SOSIAL TAHUN 2024

MUFG berkomitmen untuk melaksanakan kegiatan bisnis yang mendukung upaya pencapaian keberlanjutan. Salah satu wujud nyata upaya MUFG tersebut adalah melalui penetapan rencana dan target kegiatan tanggung jawab sosial tahun 2024 dengan fokus pada pemberdayaan masyarakat serta keberlanjutan lingkungan. Pada pelaksanaannya, Bank turut serta melibatkan peran dan partisipasi aktif para pemangku kepentingan, demi terwujudnya berbagai program yang selaras dengan kebutuhan masyarakat.

Sepanjang tahun 2024, komitmen MUFG dalam mendukung pengembangan sosial dan kemasyarakatan dirumuskan ke dalam sejumlah rencana kegiatan yaitu sebagai berikut:

CSR ACTIVITY PLANS AND TARGETS IN 2024

In line with its dedication to sustainable development, MUFG has set out specific plans and targets for its 2024 social responsibility initiatives, emphasizing community empowerment and environmental sustainability. These programs are developed through stakeholder collaboration and designed to address the real needs of local communities.

Throughout 2024, MUFG's social commitment is translated into several planned activities, including the following:

Pilar Pilllar	**Rencana** Plan
Peningkatan kesejahteraan masyarakat Improving community welfare	Bank berupaya mendukung peningkatan taraf hidup dan kesejahteraan masyarakat, khususnya dengan bekerja sama dengan pihak-pihak terkait. The Bank seeks to support the improvement of the standard of living and welfare of the community, especially by working together with related parties.
Peningkatan indeks kualitas udara Improvement of air quality index	Bank berupaya mendukung peningkatan indeks kualitas udara dan berkontribusi dalam mengurangi emisi karbon dengan melakukan penanaman pohon produktif bekerja sama dengan pihak-pihak terkait. The Bank seeks to support the improvement of the air quality index and contribute to reducing carbon emissions by planting productive trees in collaboration with related parties.

PROGRAM DAN KEGIATAN YANG DILAKUKAN SERTA DAMPAKNYA [OJK F.23][OJK F.25][GRI 413-1]

MUFG melaksanakan berbagai program tanggung jawab sosial yang berpedoman pada Visi Perusahaan MUFG, Prinsip-prinsip Etika dan Tata Perilaku MUFG, Pernyataan Kebijakan Lingkungan MUFG, Pernyataan Kebijakan Hak Asasi Manusia MUFG, dan Kerangka Kebijakan Lingkungan dan Kemasyarakatan MUFG yang menjadi dasar perumusan materialitas CSR bagi Bank.

Sebagai langkah awal dalam perencanaan program tanggung jawab sosial, MUFG melakukan pemetaan terhadap potensi dan kebutuhan masyarakat yang menjadi sasaran penerima manfaat. Pemetaan ini bertujuan untuk memastikan bahwa setiap inisiatif yang dijalankan tepat sasaran, relevan, dan memberikan dampak yang optimal bagi masyarakat.

PROGRAMS, ACTIVITIES, AND THEIR IMPACTS [OJK F.23][OJK F.25][GRI 413-1]

MUFG implements a range of social responsibility programs guided by the MUFG Corporate Vision, MUFG Principles of Ethics and Conduct, MUFG Environmental Policy Statement, MUFG Human Rights Policy Statement, and the MUFG Environmental and Social Policy Framework. These form the foundation for determining the Bank's CSR materiality.

As an initial step in planning its social responsibility initiatives, MUFG conducts a thorough assessment of the potential and needs of the communities targeted as program beneficiaries. This mapping exercise is aimed at ensuring that each initiative is well-targeted, relevant, and delivers optimal impact for the community.

Dengan memahami kondisi sosial, ekonomi, serta tantangan yang dihadapi masyarakat, MUFG dapat merancang program yang sesuai dengan kebutuhan lokal dalam berbagai aspek. Sejumlah program yang dilaksanakan di antaranya penerapan CSR dalam rangka kepedulian terhadap kondisi lingkungan alam, kondisi sosial dan kemasyarakatan (termasuk di dalamnya aspek pendidikan dan kebudayaan), dan literasi keuangan masyarakat. Pada tahun 2024, CSR dari MUFG berfokus pada bidang lingkungan, pendidikan, literasi dan inklusi keuangan.

By understanding the social and economic conditions, as well as the challenges faced by local communities, MUFG is able to design programs tailored to local needs across various dimensions. The programs carried out include CSR initiatives focused on environmental awareness, social and community development (including aspects of education and culture), and financial literacy. In 2024, MUFG's CSR activities were primarily focused on the environment, education, and financial literacy and inclusion.

No.	Aktivitas Activity	Keterangan Description
1.	#1Employee1Tree	Untuk meningkatkan kualitas udara di sekitar daerah tersebut (Karawang) dengan menanam 665 pohon produktif yang juga akan menghasilkan buah. To improve the air quality around the area (Karawang) by planting 665 productive trees that will also produce fruit.
2.	Literasi dan inklusi keuangan untuk Anak Financial Literacy and Inclusion for Children	Aktivitas ini bertujuan untuk meningkatkan pemahaman dasar akan pengelolaan keuangan anak-anak usia 11-15 tahun. This activity aims to improve basic understanding of financial management for children aged 11-15 years.
3.	Donasi laptop kepada pelajar menengah pertama Donation of laptops to junior high school students	Donasi 100 laptop kantor yang masih dalam kondisi baik kepada siswa SMP di kawasan industri untuk mendukung kemudahan dan efektivitas proses pembelajaran. Donate 100 office laptops that are still in good condition to junior high school students in the industrial area to support the ease and effectiveness of the learning process.
4.	GESIT Collaboration (HCI) - #DoITCERDAS	Memberikan sponsor pada acara literasi keuangan yang dilaksanakan di Universitas Gajah Mada (UGM). Provide sponsorship for financial literacy events held at Gajah Mada University (UGM).
5.	Kunjungan dari Jakarta Japanese School Visit from Jakarta Japanese School	Aktivitas ini bertujuan untuk meningkatkan pemahaman dasar akan pengelolaan keuangan untuk siswa & siswi Jakarta Japanese School. This activity aims to improve basic understanding of financial management for male and female students of the Jakarta Japanese School.

Kinerja Pengembangan Produk dan Layanan
Product and Service Development Performance

KOMITMEN DAN KEBIJAKAN [GRI 3-3]

Nasabah merupakan salah satu pemangku kepentingan utama yang berperan penting dalam keberlanjutan Bank. Oleh karena itu, Bank berkomitmen untuk terus menjaga dan meningkatkan kepuasan nasabah melalui penyediaan produk serta layanan yang unggul. Tidak hanya menghadirkan solusi finansial yang inovatif, Bank juga memastikan keamanan produk dan layanan yang ditawarkan, termasuk perlindungan data dan privasi nasabah.

Sebagai bagian dari tanggung jawabnya kepada nasabah, Bank senantiasa memberikan kontribusi terbaik dengan menghadirkan inovasi dalam layanan dan pengembangan produk yang berkualitas. Setiap langkah inovasi yang dilakukan bertujuan untuk memperkuat daya saing Bank sekaligus memenuhi kebutuhan nasabah yang terus berkembang. Kepercayaan dan kepuasan nasabah menjadi prioritas utama yang dikelola secara berkelanjutan, sejalan dengan peran strategis mereka dalam menjamin keberlangsungan usaha Bank.

COMMITMENT AND POLICY [GRI 3-3]

Customers are one of the Bank's key stakeholders and play a crucial role in ensuring the Bank's long-term sustainability. In this regard, the Bank remains firmly committed to maintaining and enhancing customer satisfaction by delivering superior products and services. Beyond providing innovative financial solutions, the Bank also ensures the safety and reliability of its offerings, including robust protection of customer data and privacy.

As part of its responsibility to customers, the Bank consistently strives to deliver value through innovation in service delivery and high-quality product development. Every innovation initiative is aimed at enhancing the Bank's competitiveness while addressing the evolving needs of its customers. Customer trust and satisfaction are top priorities, continuously managed as part of the Bank's strategic efforts to ensure long-term business continuity.

RENCANA KEGIATAN TANGGUNG JAWAB PRODUK DAN LAYANAN

Sepanjang tahun 2024, Bank menaruh perhatian pada aspek tanggung jawab produk dan layanan kepada nasabah yang dirumuskan ke dalam sejumlah rencana kegiatan, sebagai berikut:

PRODUCT AND SERVICE RESPONSIBILITY ACTIVITY PLAN

Throughout 2024, the Bank placed strong emphasis on product and service responsibility, reflected in a series of planned initiatives, including the following:

Pilar Pillar	Rencana Plan
Transparansi informasi Transparency of information	Bank secara rutin memberikan informasi yang dianggap penting bagi nasabah secara transparan melalui media yang dapat diakses dengan mudah oleh nasabah. The Bank routinely provides information that is considered important to customers in a transparent manner through media that can be easily accessed by customers.
Informasi produk dan layanan yang jelas, transparan, dan tidak menyesatkan Clear, transparent and non-misleading product and service information	Bank memastikan setiap penawaran produk dan layanan Bank diberikan secara jelas, transparan, dan tidak menyesatkan, melalui media yang dapat diakses dengan mudah oleh nasabah. The Bank ensures that every product and service offering of the Bank is provided clearly, transparently, and not misleadingly, through media that can be easily accessed by customers.
Penanganan keluhan nasabah Handling of customer complaints	Bank berkomitmen untuk menerima, menampung, dan menyelesaikan setiap keluhan yang disampaikan oleh nasabah dengan jelas, transparan, dan dalam waktu yang cukup. Bank berkomitmen agar setiap keluhan tersebut dapat ditangani dengan baik dan memadai oleh Bank untuk terus meningkatkan kepuasan nasabah dalam menggunakan produk dan layanan Bank. The Bank is committed to receiving, accommodating, and resolving every complaint submitted by customers clearly, transparently, and within sufficient time. The Bank is committed to ensuring that every complaint can be handled properly and adequately by the Bank to continue to improve customer satisfaction in using the Bank's products and services.

MENGELOLA EKSPEKTASI NASABAH [OJK F.17]

Pada tahun 2024, jumlah nasabah Bank tercatat sebanyak 1.967 nasabah. Bank selalu berupaya memberikan produk dan layanan terbaik kepada setiap nasabah untuk menjaga kepercayaan mereka, sehingga menghasilkan retensi dan loyalitas nasabah. Pada tahun 2024, Bank telah melaksanakan survei kepuasan nasabah, dimana survei tersebut menuniukan mayoritas nasabah merasa sangat puas dengan layanan yang diberikan. [OJK F.30]

MANAGING CUSTOMER EXPECTATIONS [OJK F.17]

In 2024, the Bank recorded a total of 1,967 customers. To maintain customer trust and loyalty, the Bank strives to provide the best products and services possible. In 2024, the Bank conducted a customer satisfaction survey, which indicated that the majority of the customers were highly satisfied with the services provided. [OJK F.30]

Jumlah Nasabah Bank
Number of Bank Customers

Uraian Description	2024	2023	Pertumbuhan Growth
Nasabah Korporasi Jepang Japanese Corporate Customers	1.460	1.606	(9,09%)
Nasabah Korporasi Global Global Corporate Customers	507	598	(15,22%)
Jumlah Nasabah Number of Customers	1.967	2.204	(10,75%)

Kinerja Pengembangan Produk dan Layanan
Product and Service Development Performance

INOVASI PRODUK DAN LAYANAN [OJK F.26]

Selama tahun 2024, Bank tidak melakukan penerbitan produk dasar maupun produk lanjutan baru.

KEAMANAN PRODUK DAN LAYANAN [OJK F.27]

Industri keuangan merupakan salah satu sektor yang memiliki tingkat kerentanan tinggi terhadap ancaman kejahatan siber. Menyadari hal tersebut, Bank menempatkan keamanan produk dan layanan sebagai prioritas utama, terutama dalam hal perlindungan data nasabah. Langkah ini diambil untuk mengantisipasi potensi risiko kejahatan siber yang dapat mengganggu operasional serta merugikan nasabah.

Sebagai bentuk komitmen terhadap tanggung jawabnya kepada nasabah, Bank terus memperkuat sistem serta teknologi keamanan siber guna memastikan perlindungan optimal terhadap informasi nasabah dan aset penting Bank. Bank juga memiliki kebijakan privasi yang dapat diakses melalui tautan https://www.mufg.co.id/images/editor/files/Privacy_Notice.pdf.

Selain itu, Bank juga aktif dalam mengedukasi nasabah mengenai keamanan informasi serta langkah-langkah pencegahan terhadap kejahatan siber. Upaya ini dilakukan melalui berbagai kanal komunikasi, seperti penyebaran materi sosialisasi di seluruh kantor MUFG di Indonesia, pengiriman informasi keamanan melalui surat elektronik, serta publikasi informasi terkait di situs web resmi Bank. Dengan berbagai inisiatif ini, Bank berupaya meningkatkan kesadaran nasabah agar lebih waspada dan mampu melindungi diri dari potensi ancaman siber.

Adapun selama tahun 2024, tidak terdapat pengaduan yang diterima terkait kebocoran data privasi. Bank telah mengambil tindakan terkait masalah tersebut dan berhasil diselesaikan dengan baik. Bank kemudian melakukan evaluasi sebagai langkah mitigasi ke depan. [GRI 418-1]

KETERBUKAAN INFORMASI PRODUK DAN LAYANAN [OJK F.28]

Bank berkomitmen untuk memastikan bahwa setiap produk dan layanan yang ditawarkan telah memenuhi standar keamanan serta kelayakan yang ditetapkan. Seluruh produk yang diluncurkan senantiasa dirancang sesuai dengan regulasi yang berlaku dan mengikuti ketentuan yang ditetapkan oleh pihak berwenang.

PRODUCT AND SERVICE INNOVATION [OJK F.26]

During 2024, the Bank will not issue any new basic or advanced products.

PRODUCT AND SERVICE SECURITY [OJK F.27]

The financial industry is one of the sectors that has a high level of vulnerability to cybercrime threats. Realizing this, the Bank places product and service security as a top priority, especially in terms of customer data protection. This step was taken to anticipate potential cybercrime risks that could disrupt operations and harm customers.

As a form of commitment to its responsibility to customers, the Bank continues to strengthen its cybersecurity systems and technology to ensure optimal protection of customer information and important Bank assets. The Bank also has a privacy policy that can be accessed via the link https://www.mufg.co.id/images/editor/files/Privacy_Notice.pdf.

In addition, the Bank is also active in educating customers about information security and preventive measures against cybercrime. These efforts are carried out through various communication channels, such as distributing socialization materials to all MUFG offices in Indonesia, sending security information via email, and publishing related information on the Bank's official website. With these various initiatives, the Bank seeks to increase customer awareness to be more vigilant and able to protect themselves from potential cyber threats.

During 2024, there were no complaints received regarding privacy data leaks. The Bank has taken action regarding the issue and has successfully resolved it. The Bank then conducted an evaluation as a mitigation step going forward. [GRI 418-1]

PRODUCT AND SERVICE INFORMATION DISCLOSURE [OJK F.28]

The Bank is committed to ensuring that every product and service offered meets the established security and eligibility standards. All products launched are always designed in accordance with applicable regulations and follow the provisions set by the authorities.

Dalam rangka meningkatkan kepercayaan nasabah, Bank juga berupaya menyampaikan informasi produk dan layanan secara jelas, akurat, transparan, serta mudah diakses oleh nasabah maupun calon nasabah. Selain itu, Bank juga memberikan pemahaman yang komprehensif terkait potensi risiko yang mungkin timbul dari penggunaan produk dan layanan tertentu.

Sebagai lembaga keuangan yang beroperasi di bawah pengawasan Otoritas Jasa Keuangan (OJK), seluruh aktivitas operasional Bank, termasuk penyediaan informasi produk dan layanan, selalu mengikuti ketentuan yang berlaku. Untuk itu, Bank memastikan bahwa setiap produk dan layanan dilengkapi dengan informasi yang lengkap dan terperinci, mencakup berbagai aspek yang dibutuhkan nasabah dalam mengambil keputusan keuangan yang tepat.

Bank telah menyediakan rincian produk dan layanan Bank secara lengkap, yang mencakup informasi-informasi sebagai berikut:
- Jenis produk/layanan;
- Penerbit (Bank);
- Data ringkas mengenai produk/layanan, beserta dengan ilustrasi/simulasi penggunaan produk di mana perlu;
- Karakteristik produk;
- Perbandingan dengan produk serupa/substitusinya di mana perlu;
- Manfaat produk/layanan;
- Metode penghitungan manfaat/bunga/biaya di mana perlu;
- Risiko;
- Hak dan kewajiban bagi nasabah;
- Persyaratan dan tata cara;
- Biaya yang berlaku;
- Jangka waktu berlakunya produk/layanan; dan
- Informasi tambahan lainnya.

Adapun informasi detail dan rinci mengenai produk dan layanan Bank tersedia di situs web Bank dan dapat diakses oleh pengguna. Sepanjang tahun 2024, tidak ditemukan pelanggaran material terkait informasi produk dan layanan maupun komunikasi pemasaran, baik yang menimbulkan kerugian bagi nasabah maupun pelanggaran terhadap peraturan dan perundang-undangan yang berlaku.

In order to increase customer trust, the Bank also seeks to convey product and service information clearly, accurately, transparently, and easily accessible to customers and prospective customers. In addition, the Bank also provides a comprehensive understanding of the potential risks that may arise from the use of certain products and services.

As a financial institution operating under the supervision of the Financial Services Authority (OJK), all operational activities of the Bank, including the provision of product and service information, always follow applicable provisions. To that end, the Bank ensures that each product and service is equipped with complete and detailed information, covering various aspects needed by customers in making the right financial decisions.

The Bank has provided complete details of the Bank's products and services, which include the following information:
- Type of product/service;
- Issuer (Bank);
- Summary data regarding the product/service, along with illustrations/simulations of product use where necessary;
- Product characteristics;
- Comparison with similar products/substitutions where necessary;
- Benefits of the product/service;
- Method of calculating benefits/interest/fees where necessary;
- Risks;
- Rights and obligations for customers;
- Requirements and procedures;
- Applicable fees;
- Period of validity of the product/service; and
- Other additional information.

The Bank's website contains detailed information about its products and services, which users can access. Throughout 2024, no material violations of product and service information or marketing communications were discovered that caused customer losses or violated applicable laws and regulations.

Kinerja Pengembangan Produk dan Layanan
Product and Service Development Performance

MEKANISME PENGADUAN [OJK F.24]

Sebagai bagian dari komitmen dalam memberikan layanan terbaik bagi nasabah, Bank telah menetapkan Kebijakan Standar Pengaduan dan Tanggapan (*complaint and feedback*) yang menjadi acuan dalam menangani setiap keluhan atau umpan balik yang disampaikan oleh nasabah maupun pihak lainnya. Bank menerima pengaduan secara lisan maupun tertulis melalui tiga saluran, yakni:

- Pelaporan melalui *Corporate Relationship Manager* Bank atau *Complaint Hotline* yang akan disambungkan langsung kepada bagian Sekretariat
- Pelaporan melalui surat elektronik kepada *Relationship Manager* (RM) terkait dan atau hardcopy surat pengaduan keluhan ke Kantor Cabang Utama dari MUFG Bank dan ditujukan kepada *Relationship Manager* (RM) terkait
- Mendatangi kantor MUFG Bank terdekat dari lokasi Nasabah dan meminta untuk menemui *Relationship Manager* (RM) terkait

Dalam hal pengaduan yang disampaikan secara lisan, Bank dapat meminta dokumen pendukung apabila pelaporan dilakukan oleh perwakilan nasabah. Dokumen tersebut meliputi: (1) salinan identitas perwakilan yang melakukan pelaporan, (2) surat kuasa resmi dari nasabah kepada perwakilan, atau (3) dokumen lain yang membuktikan kewenangan pihak yang melapor dalam mewakili suatu entitas hukum.

Setelah menerima pengaduan, informasi tersebut akan diteruskan kepada relationship manager dengan tembusan kepada Country Head of Indonesia. Setiap keluhan akan dicatat dalam sistem pemantauan keluhan (Complaint Monitoring Function/CMF) yang dimiliki Bank. Sesuai dengan kebijakan yang ditetapkan, Bank berkomitmen untuk merespon serta menyelesaikan pengaduan lisan dalam waktu maksimal 5 (lima) hari kerja dan pengaduan tertulis dalam waktu maksimal 10 (sepuluh) hari kerja.

COMPLAINT MECHANISM [OJK F.24]

As part of its commitment to providing the best service to customers, the Bank has established a Standard Complaint and Feedback Policy which is a reference in handling any complaints or feedback submitted by customers or other parties. The Bank accepts complaints verbally or in writing through three channels, namely:

- Reporting through the Bank's Corporate Relationship Manager or Complaint Hotline which will be connected directly to the Secretariat
- Reporting via electronic mail to the relevant Relationship Manager (RM) and/or a hardcopy of the complaint letter to the Main Branch Office of MUFG Bank and addressed to the relevant Relationship Manager (RM)
- Visiting the nearest MUFG Bank office from the Customer's location and asking to meet the relevant Relationship Manager (RM)

In the case of complaints submitted verbally, the Bank may request supporting documents if the reporting is made by a customer representative. The documents include: (1) a copy of the identity of the representative making the report, (2) an official power of attorney from the customer to the representative, or (3) other documents.

After a complaint is received, the information is forwarded to the Relationship Manager with a copy to the Country Head of Indonesia. Every complaint is recorded in the Bank's Complaint Monitoring Function (CMF) system. In accordance with established policy, the Bank is committed to responding to and resolving verbal complaints within a maximum of five (5) business days, and written complaints within a maximum of ten (10) business days.

Jika pengaduan memerlukan investigasi lebih lanjut, nasabah akan diminta untuk menyampaikan keluhan secara tertulis, baik melalui surat fisik maupun surat elektronik. Dalam proses penyelesaian, Bank juga dapat meminta dokumen tambahan yang diperlukan untuk mendukung investigasi. Dalam hal ini, Bank berkomitmen untuk memberikan tanggapan dan menyelesaikan pengaduan tersebut dalam waktu maksimal 10 (sepuluh) hari kerja.

If the complaint requires further investigation, customers will be asked to submit their complaint in writing, either via physical letter or email. During the resolution process, the Bank may also request additional documents necessary to support the investigation. In such cases, the Bank is committed to providing a response and resolving the complaint within a maximum of ten (10) business days.

Hingga akhir tahun 2024, tercatat ada lima pengaduan yang telah diterima, menurun dari tahun sebelumnya sebanyak 17 pengaduan. Dari lima pengaduan tersebut, seluruh pengaduan telah diselesaikan.

By the end of 2024, a total of five complaints had been received, a decrease from 17 complaints in the previous year. All five complaints have been resolved.

Jumlah Pengaduan Nasabah

Number of Customer Complaints

Tindak Lanjut Pengaduan Complaint Follow-up	2024	2023
Pengaduan ditindaklanjuti Complaints followed up	5	17
Pengaduan dalam proses penyelesaian Complaints in the process of being resolved	0	0
Pengaduan diselesaikan Complaints resolved	5	17
Persentase penyelesaian Percentage of resolution	100%	100%
Jumlah pengaduan Number of complaints	5	17

Kinerja Pengelolaan SDM
Human Resources Management Performance

Laporan Keberlanjutan

KOMITMEN DAN KEBIJAKAN [GRI 3-3]

MUFG memahami bahwa dalam upaya perusahaan untuk mencapai keberhasilan bisnis secara berkelanjutan diperlukan Sumber Daya Manusia (SDM) yang unggul dan berkualitas. Oleh karena itu, MUFG berkomitmen melakukan praktik ketenagakerjaan yang baik dalam pengelolaan SDM untuk menghasilkan karyawan yang berkompeten serta memiliki integritas tinggi.

Dalam pelaksanaannya, pengelolaan SDM yang dijalankan MUFG berfokus pada pengembangan kapabilitas, peningkatan kompetensi, serta penciptaan lingkungan kerja yang kondusif dan inklusif. Sebagai bentuk komitmen terhadap pengelolaan SDM secara berkelanjutan, MUFG telah menerapkan berbagai kebijakan dan inisiatif yang berorientasi pada kesejahteraan dan pengembangan karyawan.

RENCANA, TARGET, DAN REALISASI KEGIATAN TAHUN 2024

Sepanjang tahun 2024, MUFG menjalankan pengelolaan SDM dengan fokus pada beberapa aspek yaitu ketenagakerjaan, keselamatan, dan kesehatan kerja. Pada implementasinya, kegiatan yang dilakukan meliputi:

COMMITMENT AND POLICY [GRI 3-3]

MUFG knows that in order for it to achieve success and sustain the business, the Company needs an excellent and quality pool of Human Resources (HR). That notion underlies why MUFG is steadfast in its commitment to implementing good employment practices in human resource management to produce competent employees with high integrity.

In practice, MUFG focuses its HR management on how to develop capabilities, improve competencies, and create a conducive and inclusive work environment. MUFG delivers on this commitment to sustainable HR management by enforcing policies and initiatives that are oriented toward employee welfare and development.

PLAN, TARGETS, AND REALIZATION OF ACTIVITIES IN 2024

Throughout 2024, MUFG ran its HR management by focusing on several aspects, namely employment, safety, and occupational health. In practice, the activities carried out include:

Pilar Pillar	Rencana	Plan
Kesejahteraan Karyawan Employee Welfare	Bank terus memastikan pemenuhan kesejahteraan karyawan dengan tingkat upah, manfaat, dan imbalan pasca kerja yang kompetitif dalam industri. Hal ini untuk memastikan terpeliharanya taraf hidup karyawan serta meningkatkan loyalitas karyawan pada Bank.	The Bank continues to ensure the fulfillment of employee welfare with competitive levels of wages, benefits, and post-employment compensation in the industry. The objective is to ensure the maintenance of employee living standards and increase employee loyalty to the Bank.

Pilar Pillar	Rencana	Plan
Kesetaraan Kesempatan Equal Opportunity	Bank menjalankan aspek SDM dengan mempertimbangkan kesetaraan kesempatan kerja, di antaranya melalui kesetaraan gender dan kesetaraan kesempatan bagi karyawan untuk mendapatkan promosi yang ditetapkan dari penilaian kinerja yang transparan.	The Bank run HR aspects by considering equal employment opportunities, including gender equality and equal opportunities for employees to obtain promotions determined from transparent performance assessments.
Kegiatan Partisipatif Karyawan Employee Participatory Activities	Bank mendorong karyawan untuk ambil bagian dalam kegiatan-kegiatan kekaryawanan dalam meningkatkan employee engagement yang diharapkan dapat meningkatkan semangat kerja dan menyatukan seluruh karyawan sebagai bagian dari satu tim MUFG. Bank juga berkomitmen untuk mengajak dan melibatkan karyawan pada kegiatan-kegiatan sosial yang diselenggarakan oleh Bank yang dapat memberikan dampak positif kepada masyarakat luas.	The Bank encourages employees to take part in employee activities to improve their engagement which should improve work spirit and bring them together as part of one MUFG team. The Bank is also committed to inviting and involving employees in social activities organized by the Bank that can have a positive impact on the wider community.

PRAKTIK KETENAGAKERJAAN

Non-diskriminasi, Kesetaraan, dan Kesempatan yang Sama [OJK F.18]

Dalam menjalankan pengelolaan SDM manusia yang dimiliki, MUFG melihat bahwa setiap individu dalam perusahaan memiliki hak yang sama untuk berkembang dan berkontribusi dalam lingkungan kerja yang inklusif dan bebas dari segala bentuk diskriminasi. Untuk itu MUFG berkomitmen untuk melawan segala bentuk diskriminasi di tempat kerja dan memberlakukan kesempatan yang sama kepada seluruh karyawan tanpa memandang jenis kelamin, suku, ras, agama, golongan, tingkatan sosial, dan perbedaan latar belakang lainnya.

Komitmen tersebut diterapkan menjadi kebijakan dalam berbagai aspek pengelolaan SDM mulai dari proses rekrutmen, promosi, hingga pengembangan karir yang dilakukan berdasarkan kompetensi setiap individu. MUFG senantiasa menjunjung tinggi asas kesetaraan, kesempatan yang sama, non-diskriminasi, dan akuntabilitas dalam setiap aspek pengelolaan SDM. Prinsip serupa juga diterapkan pada penentuan remunerasi serta pencapaian karier struktural, operasional, maupun fungsional bahkan sampai jenjang tertinggi dalam struktur organisasi. Salah satu wujud prinsip kesetaraan yang dilakukan oleh MUFG terlihat pada demografi karyawan di mana Bank memiliki 59,17% karyawan perempuan dari total 671 karyawan dan 44,18% pemegang jabatan eksekutif adalah karyawan perempuan dari total pejabat eksekutif sebanyak 43 orang.

EMPLOYMENT PRACTICES

Non-discrimination, Equality, and Equal Opportunity [OJK F.18]

In running its human resources management, MUFG sees that every individual in the company has the same right to develop and contribute in an inclusive, discrimination-free work environment. Therefore, MUFG is committed to fighting all forms of discrimination in the workplace and applying equal opportunities for all employees regardless of gender, ethnicity, race, religion, class, social level, and other differences in background.

This commitment has been translated into policies in various aspects of HR management, from the processes of recruitment, promotion, to career development, implemented based on the competence of each individual. MUFG embraces the principles of equality, equal opportunity, non-discrimination, and accountability in every aspect of HR management. Similar principles are also applied to the determination of remuneration and the achievement of structural, operational, and functional careers even to the highest levels in the organizational structure. A manifestation of the principle of equality by MUFG can be seen in its employee demographics where the Bank has 59.17% female out of a total of 671 employees and 44.18% female of a total of 43 executive officers.

Kinerja Pengelolaan SDM
Human Resources Management Performance

Sepanjang tahun 2024, MUFG tidak mencatat adanya insiden terkait diskriminasi di lingkungan kerja, yang berarti hal tersebut telah sejalan dengan komitmen perusahaan untuk menciptakan tempat kerja yang inklusif. [GRI 406-1]

Pencegahan Pekerja di Bawah Umur dan Kerja Paksa [OJK F.19][GRI 408-1][GRI 409-1]

MUFG senantiasa memastikan bahwa seluruh kegiatan pengelolaan SDM yang dilakukan, telah diterapkan sesuai peraturan serta ketentuan hukum yang berlaku, termasuk dalam hal pencegahan pekerja di bawah umur dan praktik kerja paksa. Komitmen tersebut dijalankan MUFG secara global di mana perusahaan berpegang teguh pada Prinsip Sumber Daya Manusia MUFG (MUFG *Human Resources Principles*) yang juga didasarkan pada Pernyataan Kebijakan Hak Asasi Manusia MUFG (MUFG *Human Rights Policy Statement*).

Berdasarkan ketentuan tersebut dan sesuai dengan Konvensi Organisasi Buruh Internasional (ILO) serta ketentuan perundang-undangan yang berlaku, MUFG telah menetapkan:

- Usia kerja minimum karyawan adalah 18 tahun sehingga Bank tidak mempekerjakan karyawan di bawah usia tersebut.
- Menetapkan dengan jelas hak dan kewajiban karyawan, pengaturan waktu kerja, serta mekanisme dan ketentuan lainnya baik dalam Perjanjian Kerja Bersama (PKB) maupun perjanjian kerja dengan masing-masing karyawan sehingga tidak terdapat unsur kerja paksa di Bank.

Rekrutmen

Proses rekrutmen merupakan tahapan penting dari upaya MUFG untuk menciptakan SDM yang unggul dan berkompeten sehingga mampu untuk meneruskan nilai-nilai keberlanjutan. Pada pelaksanaannya, MUFG menerapkan kebijakan rekrutmen yang adil, transparan, dan berbasis pada kompetensi serta kualifikasi yang sesuai. Perusahaan memastikan bahwa setiap individu memiliki kesempatan yang setara untuk bergabung tanpa diskriminasi berdasarkan gender, usia, ras, agama, atau latar belakang lainnya. Pada tahun 2024, MUFG telah merekrut sebanyak 38 karyawan baru atau 5,66% dari jumlah keseluruhan karyawan.

Throughout 2024, MUFG did not record any discrimination-related incidents in the work environment, meaning that its HR practice has aligned with the Company's commitment to creating an inclusive workplace. [GRI 406-1]

Prevention of Child Labor and Forced Labor [OJK F.19][GRI 408-1][GRI 409-1]

MUFG always ensures that all HR management activities it carries out have been implemented in accordance with applicable laws and regulations, including in terms of preventing child labor and forced labor practices. This commitment is carried out by MUFG globally where the company adheres to the MUFG Human Resources Principles which are also based on the MUFG Human Rights Policy Statement.

Based on these provisions and in accordance with the International Labor Organization (ILO) Convention and applicable laws and regulations, MUFG has determined:

- The minimum working age of employees is 18 years so the Bank does not employ employees under that age.
- Clearly establish employee rights and obligations, work time arrangements, and other mechanisms and provisions both in the Collective Working Agreement (CWA) and work agreements with each employee so that there is no element of forced labor in the Bank.

Recruitment

The recruitment process is an important stage in MUFG's efforts to create superior and competent human resources to ensure they can continue the values of sustainability. In practice, MUFG implements a recruitment policy that is fair, transparent, and based on appropriate competencies and qualifications. The company ensures that every individual has an equal opportunity to join without discrimination based on gender, age, race, religion, or other backgrounds. In 2024, MUFG recruited 38 new employees or 5.66% of the total number of employees.

Perputaran Karyawan

Tingkat perputaran karyawan menjadi cerminan dari pengelolaan SDM yang dilakukan oleh sebuah perusahaan. Untuk itu, secara berkala MUFG melakukan evaluasi tingkat perputaran karyawan yang merupakan indikator penting dalam pengelolaan sumber daya manusia yang berkelanjutan.

Selama tahun 2024, total karyawan yang berhenti bekerja di MUFG yaitu sebanyak 26 orang, atau turun jika dibandingkan tahun 2023 sebanyak 70 orang. Alasan berhentinya karyawan di antaranya karena memasuki masa pensiun wajib, dan pengunduran diri untuk pindah ke perusahaan lain.

Employee Turnover

Employee turnover is a reflection of the HR management carried out by a company. For this reason, MUFG periodically evaluates the employee turnover rate, which is an important indicator in sustainable human resource management.

During 2024, the total number of employees who resigned from MUFG was 26 people, or fewer compared to 2023, which was 70 people. The reasons for employee resignation include entering mandatory retirement, and resignation to move to another company.

Uraian Description	2024	2023	2022
Karyawan yang Direkrut Employee Recruited	37	62	64
Karyawan yang Meninggalkan Bank Employee leaving the Bank	26	70	73
Jumlah Karyawan pada Akhir Tahun Total Headcount at yearend	671	661	675
Tingkat Perputaran Karyawan (%) Employee Turnover	3,91%	10,5%	10,8%

PEMENUHAN HAK KARYAWAN [OJK F.20][GRI 202-1]

MUFG berkomitmen untuk memastikan bahwa setiap karyawan mendapatkan hak-haknya secara adil dan sesuai dengan regulasi yang berlaku, termasuk dalam hal remunerasi. Komitmen MUFG dalam menjaga kesejahteraan karyawan tersebut terwujud salah satunya melalui imbalan atas jasa karyawan tetap golongan terendah yang lebih tinggi 3,8% dari UMP (Upah Minimum Provinsi) DKI Jakarta.

Imbalan kerja sendiri diberikan melalui gaji/honorarium, tunjangan, bonus, penghargaan masa kerja, hingga program kesehatan dan program pensiun. Terkait tunjangan, Bank memberikan tunjangan karyawan yang kompetitif kepada karyawan dengan mempertimbangkan kinerja karyawan, kondisi perekonomian, dan kompetisi di industri yang sama.

FULFILLMENT OF EMPLOYEE RIGHTS [OJK F.20][GRI 202-1]

MUFG is committed to ensuring that every employee receives their rights fairly and in accordance with applicable regulations, including in terms of remuneration. MUFG delivers on this commitment through e.g. compensation for the services of the lowest permanent employees which is 3.8% higher than the DKI Jakarta Provincial Minimum Wage (UMP).

Employee benefits are provided through salary/honorarium, allowances, bonuses, long service awards, to health programs and pension programs. Regarding benefits, the Bank offer competitive employee benefits with due consideaton of performance, economic conditions, and competition in the same industry.

Jenis Tunjangan	Ada/Tidak Ada Provided/Not provided	Types of Allowances
Tunjangan Hari Raya (THR)	Ada Provided	Holiday Allowance (THR)
Tunjangan cuti tahunan	Ada Provided	Annual leave allowance
Tunjangan transportasi	Jenjang tertentu Certain rank	Transportation allowance

Kinerja Pengelolaan SDM
Human Resources Management Performance

Jenis Tunjangan	Ada/Tidak Ada Provided/Not provided	Types of Allowances
Tunjangan makan	Jenjang tertentu Certain rank	Meal allowance
Tunjangan pensiun	Ada Provided	Retirement allowance
Tunjangan jabatan	Jenjang tertentu Certain rank	Position allowance
Tunjangan pendidikan	Ada (khusus) Provided (specific)	Education allowance
Tunjangan pernikahan	Ada Provided	Marriage allowance
Tunjangan kematian	Ada Provided	Death allowance
Tunjangan lokasi	Ada (khusus) Provided (specific)	Location allowance
Tunjangan lembur	Jenjang tertentu Certain rank	Overtime allowance

MUFG juga menyediakan program manfaat tambahan bernama provident fund, di mana karyawan dan Bank masing-masing berkontribusi sebesar 5% dari upah pokok setiap bulan. Iuran yang terkumpul dikonversi ke dolar Amerika Serikat menggunakan kurs tengah USD/IDR Bank, kemudian dikelola oleh Lembaga Keuangan terkemuka yang ditunjuk oleh Manajemen MUFG Bank Ltd., Kantor Cabang Jakarta.

Program ini menjadi salah satu wujud komitmen MUFG dalam mendukung kesejahteraan karyawan. Dengan adanya manfaat tersebut, karyawan mendapatkan kepastian yang lebih baik untuk masa depan mereka, yang pada akhirnya berkontribusi pada peningkatan kinerja dan loyalitas terhadap Bank.

MUFG also provides an additional benefit program called a provident fund, where employees and the Bank each contribute 5% of their basic salary each month. The collected contributions are converted into US dollars using the Bank's USD/IDR middle rate, then managed by a leading Financial Institution appointed by the Management of MUFG Bank Ltd., Jakarta Branch Office.

This program is one of MUFG's commitments to supporting employee welfare. With these benefits, employees get better certainty for their future, which ultimately contributes to improved performance and loyalty to the Bank.

KESEHATAN DAN KESELAMATAN KERJA [OJK F.21]

Sebagai bagian dari strategi pengelolaan Sumber Daya Manusia (SDM), MUFG berkomitmen untuk menciptakan lingkungan kerja yang aman dan nyaman bagi seluruh karyawan. MUFG memahami bahwa Keselamatan dan Kesehatan Kerja (K3) merupakan aspek penting dalam mendukung kesejahteraan karyawan serta menjaga keberlanjutan perusahaan dalam jangka panjang.

Pada tahun 2024, tidak terdapat kecelakaan kerja (*zero work accident*) di seluruh lokasi operasional Bank. [GRI 403-9]

- Untuk memastikan keselamatan dan kesehatan karyawan, Bank secara rutin melakukan beberapa inisiatif, di antaranya:

OCCUPATIONAL HEALTH AND SAFETY [OJK F.21]

As part of its Human Resources (HR) management strategy, MUFG is committed to creating a safe and comfortable work environment for all employees. MUFG understands that Occupational Safety and Health (OHS) is an important aspect in supporting employee welfare and maintaining the company's sustainability in the long term.

In 2024, there were no work accidents (zero work accidents) in all of the Bank's operational locations. [GRI 403-9]

- To ensure the safety and health of employees, the Bank routinely carries out several initiatives, including:

- Mengadakan inspeksi rutin terhadap peralatan pemadam kebakaran secara berkala, di antaranya sistem alarm kebakaran, deteksi asap, dan Alat Pemadam Api Ringan (APAR) yang terdapat di lokasi kantor Bank.
- Melakukan koordinasi berkala dengan pihak pengelola gedung dalam rangka tanggap bencana.
- Melakukan sosialisasi dan simulasi berkala dalam hal tanggap bencana, termasuk di antaranya tanggap bencana kebakaran, gempa bumi, dan ancaman terorisme. Secara virtual, Bank juga mengadakan tabletop exercise terkait beberapa risiko, seperti tindak terorisme dan menghadapi pandemi.

- Making routine inspections of firefighting equipment periodically, including fire alarm systems, smoke detection, and portable fire extinguishers (APAR) located at the Bank's office premises.
- Conducting regular coordination with building management in the context of disaster response.
- Conducting periodic socialization and simulations in terms of disaster response, including responding to fires, earthquakes, and terrorism threats. Virtually, the Bank also holds tabletop exercises related to several risks, such as acts of terrorism and dealing with pandemics.

Upaya lain yang dilakukan MUFG adalah dengan memberikan perlindungan kesehatan yang komprehensif bagi para karyawan. Selain mengikutsertakan seluruh karyawan dalam program BPJS Ketenagakerjaan, MUFG juga menyediakan asuransi kesehatan yang mencakup karyawan, pasangan, dan hingga tiga orang anak. Kebijakan tersebut dilakukan untuk memastikan bahwa karyawan memiliki akses terhadap layanan kesehatan yang cukup sehingga senantiasa merasa aman dalam menjalankan aktivitas mereka.

Another effort MUFG has been excerting is to provide comprehensive health protection for employees. Besides including all employees in the BPJS Ketenagakerjaan program, MUFG also provides health insurance that covers employees, spouses, and up to three children. This policy is implemented to ensure that employees have access to adequate health services to ensure they always feel safe in carrying out their activities.

Asuransi kesehatan yang disiapkan oleh MUFG mencakup berbagai layanan, mulai dari rawat inap dan rawat jalan, hingga perawatan gigi dan persalinan bagi karyawan perempuan. MUFG berupaya untuk menyediakan layanan asuransi secara menyeluruh, sehingga karyawan dapat bekerja dengan tenang dan fokus pada kontribusi terhadap perusahaan. Selain itu, MUFG juga memfasilitasi pemeriksaan kesehatan (medical check-up) berkala setiap tahun, sebagai langkah preventif untuk menjaga kesehatan karyawan. [GRI 403-3]

Health insurance provided by MUFG covers a wide range of services, from inpatient and outpatient care, to dental and maternity care for female employees. MUFG strives to provide comprehensive insurance services, so that employees can work with peace of mind and focus on contributing to the company. In addition, MUFG also facilitates periodic medical check-ups every year, as a preventive measure to maintain employee health. [GRI 403-3]

PENGEMBANGAN KOMPETENSI [OJK F.22][GRI 404-1][GRI 404-2]

Untuk menjaga daya saing dan keberlanjutan bisnis perusahaan, MUFG berupaya meningkatkan kompetensi karyawan guna memastikan mereka memiliki keterampilan dan pengetahuan yang relevan dengan kebutuhan industri keuangan yang terus berkembang. MUFG secara konsisten melaksanakan berbagai program pelatihan dan pengembangan yang dirancang untuk mendukung pertumbuhan kompetensi dan kapabilitas setiap individu.

COMPETENCE DEVELOPMENT [OJK F.22][GRI 404-1][GRI 404-2]

To maintain the company's competitiveness and business sustainability, MUFG strives to improve employee competency to ensure they have skills and knowledge that are relevant to the needs of the ever-growing financial industry. MUFG consistently implements various training and development programs designed to support the growth of each individual's competency and capability.

Beberapa jenis program pendidikan dan pelatihan karyawan yang dilakukan selama tahun 2024 dapat mengacu pada Bab 3 mengenai Kebijakan dan Pelaksanaan Pengembangan Kompetensi SDM.

Some types of employee education and training programs run during 2024 can refer to Chapter 3 on HR Competency Development Policy and Implementation.

Kinerja Pengelolaan SDM
Human Resources Management Performance

Rata-rata Jam Pelatihan Per Karyawan Berdasarkan Jenis Kelamin
Average Training Hours Per Employee By Gender

Jenis Kelamin Gender	Jumlah Karyawan yang Memperoleh Pelatihan Total Employee Trained	Total Jam Pelatihan Total Training Hours	Total Karyawan Total Heacount	Rata-rata Jam Pelatihan Per Karyawan Average Employee Training Hours
Laki-laki Male	278	17.392	274	63,47
Perempuan Female	446	24.678	397	62,16
Total	724	42.070	671	62,70

Rata-rata Jam Pelatihan Per Karyawan Berdasarkan Level Jabatan
Average Training Hours Per Employee By Office Rank

Level Jabatan Office Rank	Jumlah Karyawan yang Memperoleh Pelatihan Total Employee Trained	Total Jam Pelatihan Total Training Hours	Total Karyawan Total Heacount	Rata-rata Jam Pelatihan Per Karyawan Average Employee Training Hours
Executive Officer	1	40	1	40,00
Managing Director	10	543	10	54,30
Director	34	1.939	31	62,55
Vice President	101	6.295	96	65,57
Assistant Vice President/Associate	247	14.669	223	65,78
Analyst	310	17.630	288	61,22
Administrator	22	980	22	44,55
Total	724,00	42.056	671	62,68

HAK CUTI
MUFG memastikan bahwa setiap karyawan mendapatkan hak atas cuti yang sesuai dengan peraturan ketenagakerjaan berlaku, yang juga tercantum dalam Perjanjian Kerja Bersama (PKB). Melalui hal tersebut, MUFG berupaya mendorong terciptanya keseimbangan antara kehidupan kerja dan pribadi (*work-life balance*), sehingga karyawan dapat menjaga kesejahteraan fisik maupun mental mereka. Selain itu, MUFG juga memberikan sejumlah cuti khusus (yang tidak mengurangi hak cuti biasa karyawan), di antaranya:

LEAVE RIGHTS
MUFG ensures that every employee has the right to leave in accordance with applicable employment regulations, as have been stated in the Collective Working Agreement (CWA). Through right, MUFG encourages the creation of a balance between work and personal life (work-life balance), so employees can stay physically and mentally healthy. In addition, MUFG also provides a number of special leaves (which do not reduce their regular leave rights), including:

Hak Cuti Khusus Rights for Special Leave	Uraian Description
Cuti pernikahan pertama karyawan Leave for first marriage	Cuti khusus selama enam hari kerja. Special leave for six working days.
Cuti melahirkan (maternity leave)	Untuk karyawan yang melahirkan sampai dengan anak ketiga. Cuti melahirkan selama 3 (tiga) bulan. For employees who give birth to up to the third child. Maternity leave for 3 (three) months.
Cuti keguguran Miscarriage leave	Untuk karyawan yang mengalami keguguran, memperoleh cuti selama maksimal 1,5 bulan atau sesuai dengan surat keterangan dokter kandungan/bidan. Employees having a miscarriage are entitled to leave for a maximum of 1.5 months or according to a certificate from an obstetrician/midwife.

Hak Cuti Khusus Rights for Special Leave	**Uraian** Description
Cuti untuk istri karyawan melahirkan (paternity leave)	Untuk karyawan yang istrinya melahirkan sampai dengan anak ketiga. Cuti selama 5 (lima) hari kerja. For employees whose wives give birth to up to the third child. Leave for 5 (five) working days.
Cuti untuk istri karyawan keguguran Leave for employee whose wife has miscarried	Untuk karyawan yang istrinya mengalami keguguran. Cuti selama 2 hari kerja. For employees whose wives have miscarriages. Leave for 2 working days.
Pernikahan anak karyawan Employee's child's marriage	Cuti khusus selama 2 (dua) hari kerja untuk perkawinan anak karyawan. Special leave of 2 (two) working days for the wedding of employee children
Kematian istri/suami/anak/orang tua/mertua/saudara laki-laki dan perempuan karyawan Death of employee's wife/husband/child/parent/in-law/brother/sister	Cuti khusus selama 3 (tiga) hari kerja. Special leave of 3 (three) working days.
Cuti dalam keadaan istri/suami/anak/orang tua/mertua/saudara laki-laki dan perempuan karyawan sakit keras dan dirawat di rumah sakit Leave of employees when their wife/husband/child/parent/in-law/brother or sister is seriously ill and being treated in hospital	Cuti khusus selama 2 (dua) hari kerja. Special leave of 2 (two) working days.
Cuti khusus sakit keras/kematian orang tua/mertua/saudara laki-laki dan perempuan karyawan di luar kota Special leave for serious illness/death of parents/in-laws/brothers and sisters of employees outside the city	Cuti khusus selama 5 (lima) hari kerja. Special leave of 5 (five) working days.
Cuti khusus kematian orang lain yang tinggal satu rumah Special leave for the death of other people living in the same house	Cuti khusus 1 (satu) hari kerja. Special leave of 1 (one) working day.
Cuti khusus khitanan/pembaptisan anak karyawan Special leave for circumcision/baptism of employee's child	Cuti khusus 2 (dua) hari kerja. Special leave of 2 (two) working days.
Cuti khusus hari pertama dan kedua masa haid karyawan perempuan Special leave for the first and second day of menstruation for female employees	Cuti khusus 2 (dua) hari kerja. Special leave of 2 (two) working days.
Cuti khusus kebakaran/banjir/bencana alam yang menimbulkan kerusakan berat terhadap tempat tinggal karyawan Special leave for fire/flood/natural disasters that cause serious damage to the employee's residence	Cuti khusus 3 (tiga) hari kerja. Special leave of 3 (three) working days.
Cuti ibadah haji Hajj pilgrimage leave	Cuti khusus selama 40 (empat puluh) hari kalender untuk karyawan menunaikan ibadah haji (1 (satu) kali selama masa kerja dengan Bank) Special leave of 40 (forty) calendar days for employees performing the Hajj (1 (one) time during their employment period with the Bank)
Cuti ziarah keagamaan Religious pilgrimage leave	Cuti khusus selama 7 (tujuh) hari kalender untuk melakukan ziarah keagamaan (dengan biaya karyawan). Special leave of 7 (seven) calendar days to take religious pilgrimage (at employee expense).

Kinerja Pengelolaan SDM
Human Resources Management Performance

Hak Cuti Khusus Rights for Special Leave	Uraian Description
Karyawan mengurus anaknya yang berusia di bawah 5 tahun yang sedang sakit dan memerlukan penanganan dokter (maksimal 18 hari per tahun dan harus menyerahkan surat keterangan dokter) Employees take care of their children under 5 who are sick and require medical treatment (maximum 18 days per year and must submit a doctor's certificate)	Cuti khusus selama 1 (satu) hari kerja per kejadian. Special leave of 1 (one) working day per incident.
Cuti Ulang tahun karyawan Birthday Leave	Cuti khusus 1 (hari kerja) Special leave 1 (working day)

HUBUNGAN INDUSTRIAL [GRI 2-30]

Untuk mendorong terciptanya lingkungan kerja yang kondusif dan inklusif, MUFG berupaya untuk membangun hubungan industrial yang harmonis, adil, dan berkelanjutan sebagai bagian dari strategi Pengelolaan Sumber Daya Manusia (SDM). Melalui Perjanjian Kerja Bersama (PKB) yang disusun berdasarkan prinsip-prinsip kesetaraan, kewajaran, keadilan, dan nilai-nilai kemanusiaan, MUFG memastikan hubungan kerja yang seimbang dapat terwujud lewat komunikasi yang efektif dan transparan antara manajemen dan karyawan.

IMBALAN PASCA KERJA

MUFG berkomitmen untuk memastikan kesejahteraan karyawan saat bekerja hingga setelah mereka memasuki masa pensiun. Sebagai bentuk apresiasi perusahaan, MUFG memberikan imbalan pasca-kerja yang dirancang untuk memberikan jaminan finansial yang layak bagi karyawan di masa depan. Bank juga memberikan kesempatan kepada karyawan untuk mengajukan permohonan pensiun lebih awal melalui ketentuan dan program sebagai berikut:

- Permohonan pengunduran diri melalui pensiun dini bagi karyawan yang memiliki masa kerja tidak terputus selama 15 tahun atau lebih dengan kompensasi yang tercantum dalam PKB.
- Program Purnabakti Dini (ERP), sebuah program bersifat sukarela dan ad hoc yang diluncurkan atas dasar itikad baik Bank dengan mempertimbangkan kebutuhan bisnis dan industri jasa keuangan yang sangat kompetitif sehingga sebagai konsekuensinya, terdapat tuntutan kerja yang semakin tinggi untuk menjaga kinerja dan kompetensi sesuai dengan ekspektasi, sebagaimana tercermin dalam nilai evaluasi kinerja untuk memastikan Bank tetap kompetitif, baik sekarang maupun di masa depan.

INDUSTRIAL RELATIONS [GRI 2-30]

To foster a conducive and inclusive work environment, MUFG has sought to build harmonious, fair and sustainable industrial relations as part of its Human Resource Management (HR) strategy. Through the Collective Working Agreement (CWA) which is based on the principles of equality, fairness, justice and human values, MUFG ensures that it is capable of realizing a balanced working relationship through effective and transparent communication between management and employees.

POST-EMPLOYMENT BENEFITS

MUFG has a commitment to ensuring the welfare of employees during their years of services until they retire. As a form of company appreciation, MUFG provides post-employment benefits designed to provide decent financial security for employees in the future. The Bank also provides employees with the opportunity to apply for early retirement through the following provisions and programs:

- Resignation application through early retirement for employees who have served for 15 or more uninterrupted years with compensation stated in the CWA.
- Early Retirement Program (ERP), a voluntary and ad hoc program launched based on the Bank's good intent with due consideration of the needs of the highly competitive financial services industry and business that pose an increasingly high work demands to maintain performance and competency in line with expectations, as reflected in performance evaluation scores to ensure the Bank remains competitive, for now and in the future.

MEKANISME PENGADUAN MASALAH KETENAGAKERJAAN

Mekanisme pengaduan ketenagakerjaan menjadi bagian dari komitmen MUFG dalam menciptakan lingkungan kerja inklusif. Setiap karyawan memiliki hak untuk menyampaikan keluhan atau permasalahan terkait ketenagakerjaan melalui saluran pelaporan yang telah disediakan. Sesuai dengan Perjanjian Kerja Bersama (PKB) yang telah disepakati antara manajemen dan Serikat Pekerja Bank, mekanisme pengaduan masalah ketenagakerjaan serta Keselamatan dan Kesehatan Kerja (K3) dilakukan secara tertulis dan dikirimkan kepada Serikat Pekerja dengan tembusan kepada Bank.

Setelah menerima laporan tersebut, Serikat Pekerja harus mengadakan pembahasan dengan pihak Bank dalam waktu 7 (tujuh) hari. Jika tidak ada kesepakatan, Bank dan Serikat Pekerja dapat membawa permasalahan tersebut kepada pihak ketiga sesuai ketentuan yang berlaku. Sepanjang 2024, tidak terdapat pengaduan yang diterima oleh Bank terkait masalah ketenagakerjaan dan K3.

EMPLOYMENT ISSUE COMPLAINT MECHANISM

The employment complaint mechanism is part of MUFG's commitment to creating an inclusive work environment. Every employee has the right to submit complaints or issues related to employment through the reporting channels provided. In accordance with the Collective Working Agreement (CWA) agreed between management and the Bank's Workers' Union, the complaint mechanism for employment issues and Occupational Safety and Health (OHS is carried out in writing and sent to the Workers' Union with a copy to the Bank.

After receiving the report, the Workers' Union must hold a discussion with the Bank within 7 (seven) days. If no agreement is reached, the Bank and the Workers' Union can bring the issue to a third party in accordance with applicable provisions. Throughout 2024, the Bank received no complaints regarding employment and OHS issues.

LEMBAR UMPAN BALIK [OJK G.2]

Feedback Form

Terima kasih kepada Bapak/Ibu/Saudara yang telah berkenan membaca Laporan Tahunan Terintegrasi MUFG Bank, Ltd., Kantor Cabang Jakarta 2022. Guna meningkatkan isi Laporan Tahunan Terintegrasi pada tahun-tahun mendatang, kami berharap Bapak/Ibu/Saudara bersedia untuk mengisi Lembar Umpan Balik ini dengan melingkari salah satu jawaban dan mengisi titiktitik yang tersedia, kemudian mengirimkannya kepada kami.

Thank you to you who have set aside some time to read MUFG Bank, Ltd. Jakarta Branch's 2022 Integrated Annual Report. To improve the contents of the Integrated Annual Report in the coming years, we hope that you are willing to fill out this Feedback Form by circling one of the answers and filling in the blanks, then send them to us.

1. Laporan Tahunan Terintegrasi ini sudah memberikan informasi yang jelas mengenai kinerja ekonomi, sosial dan lingkungan MUFG Bank, Ltd., Kantor Cabang Jakarta:
This Integrated Annual Report has provided clear information about the economic, social and environmental performance of MUFG Bank, Ltd., Jakarta Branch:

a. Setuju / Agree
b. Tidak Setuju / Disagree
c. Tidak tahu / Do not know

2. Laporan Tahunan Terintegrasi ini sudah memberikan informasi yang jelas mengenai pemenuhan tanggung jawab sosial dan lingkungan MUFG Bank, Ltd., Kantor Cabang Jakarta:
This Integrated Annual Report has provided clear information about fulfilling social and environmental responsibilities of MUFG Bank, Ltd., Jakarta Branch:

a. Setuju / Agree
b. Tidak Setuju / Disagree
c. Tidak tahu / Do not know

3. Materi dan data dalam Laporan Tahunan Terintegrasi ini mudah dimengerti dan dipahami:
The material and data in this Integrated Annual Report are easy to understand and comprehend:

a. Setuju / Agree
b. Tidak Setuju / Disagree
c. Tidak tahu / Do not know

4. Materi dan data dalam Laporan Tahunan Terintegrasi ini sudah cukup lengkap:
The material and data in this Integrated Annual Report are complete enough:

a. Setuju / Agree
b. Tidak Setuju / Disagree
c. Tidak tahu / Do not know

5. Apakah desain, tata letak, grafis dan foto-foto dalam Laporan Tahunan Terintegrasi ini sudah bagus?
Are the designs, layout, graphics and photographs in this Integrated Annual Report good?

a. Sudah bagus / It's good
b. Belum bagus / Not good
c. Tidak tahu / Do not know

6. Informasi apa yang paling bermanfaat dari Laporan Tahunan Terintegrasi ini?
What information is most useful from this Integrated Annual Report?

.....

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7. Informasi apa yang dinilai kurang bermanfaat dari Laporan Tahunan Terintegrasi ini?
What information is considered less useful from this Integrated Annual Report?

.....

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8. Informasi apa yang dinilai masih kurang dari Laporan Tahunan Terintegrasi ini dan perlu ditambahkan pada Laporan Tahunan Terintegrasi mendatang?
What information is still considered lacking from this Integrated Annual Report and needs to be added to the upcoming Integrated Annual Report?

.....

.....

Identitas Pengirim:
Sender Identity

Nama : .....
Name
Email : .....

Identifikasi menurut kategori pemangku kepentingan:
Identification based on stakeholder category:

a. **Pemegang Saham**
   Shareholders
b. **Karyawan**
   Employees
c. **Pemerintah**
   Government
d. **Masyarakat**
   Public
e. **Konsumen/Nasabah**
   Consumers/Customers
f. **Rekanan**
   Partner
g. **Media Massa**
   Mass media
h. **Lain-lain, sebutkan** .....
   Others, please specify .....

Mohon lembar umpan balik ini dikirimkan ke:
Please send this feedback form to:

Sekretaris Perusahaan
Corporate Secretary

MUFG Bank, Ltd.,
Kantor Cabang Jakarta
Jakarta Branch
Trinity Tower, 6-9 Fl.,
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Telp. +62-21-25538300, +62-21-30048200
Situs Web. : www.mufg.co.id

DAFTAR PENGUNGKAPAN SESUAI PERATURAN OTORITAS JASA KEUANGAN NOMOR 51/POJK.03/2017

LIST OF DISCLOSURE BASED ON POJK NO.51/POJK.03/2017 [OJK G.4]

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Indeks Isi GRI
GRI Content Index

Pernyataan penggunaan Statement of use	MUFG Bank, Ltd., Kantor Cabang Jakarta telah melaporkan informasi yang dikutip dalam indeks GRI ini untuk periode 1 Januari-31 Desember 2024 dengan mengacu pada Standar GRI MUFG Bank, Ltd., Jakarta Branch has reported the information cited in this GRI content index for the period January 1st-December 31st 2024 with reference to the GRI Standards.
GRI 1 used	GRI 1: Foundation 2021

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LAPORAN KEUANGAN

Financial Statements

MUFG BANK, LTD.,
CABANG JAKARTA/JAKARTA BRANCH

LAPORAN KEUANGAN/
FINANCIAL STATEMENTS

UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2024/
FOR THE YEAR ENDED DECEMBER 31, 2024

DAN LAPORAN AUDITOR INDEPENDEN/
AND INDEPENDENT AUDITOR'S REPORT

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LAPORAN AUDITOR INDEPENDEN		**INDEPENDENT AUDITOR'S REPORT**
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Laporan Perubahan Akun Kantor Pusat	4	Statement of Changes in Head Office Account
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www.mufg.co.id

SURAT PERNYATAAN DIREKSI
TENTANG
TANGGUNG JAWAB ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2024
MUFG BANK, LTD., CABANG JAKARTA/
DIRECTORS' STATEMENT LETTER
RELATING TO
THE RESPONSIBILITY ON THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2024
MUFG BANK, LTD., JAKARTA BRANCH

Kami yang bertanda tangan dibawah ini/We, the undersigned:

1.	Nama/Name	:	Kazushige Nakajima
	Alamat kantor/Office address	:	Trinity Tower, 6-9 FL Jl. H.R Rasuna Said Kav. C22 Blok IIB Jakarta 12940
	Alamat domisili sesuai KTP atau kartu identitas lain/ Domicile as stated in ID Card	:	Jl. Tulodong Bawah X/28 Kebayoran Baru, Jakarta Selatan
	Nomor Telepon/Phone Number	:	021-25538300
	Jabatan/Position	:	Executive Officer, Country Head of Indonesia
2.	Nama/Name	:	Mahendra Rendiantama
	Alamat kantor/Office address	:	Trinity Tower, 6-9 FL
		:	Jl. H.R Rasuna Said Kav. C22 Blok IIB Jakarta 12940
	Alamat domisili sesuai KTP atau kartu identitas lain/ Domicile as stated in ID Card		Perumahan Discovery Cluster Conserva Blok D No. 11 Parigi, Pondok Aren, Tangerang
	Nomor Telepon/Phone Number	:	021-25538300
	Jabatan/ Position	:	Managing Director, Head of Risk Management for Indonesia

Menyatakan bahwa:

1. Kami bertanggung jawab atas penyusunan dan penyajian laporan keuangan;
2. Laporan keuangan telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia;
3. a. Semua informasi dalam laporan keuangan telah dimuat secara lengkap dan benar;
   b. Laporan keuangan tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material.
4. Kami bertanggung jawab atas sistem pengendalian intern dalam Bank.

Demikian pernyataan ini dibuat dengan sebenarnya.

State that:

1. We are responsible for the preparation and presentation of the financial statements;
2. The financial statements have been prepared and presented in accordance with Indonesian Financial Accounting Standards;
3. a. All information in the financial statements have been disclosed in a complete and truthful manner;
   b. The financial statements do not contain incorrect information or material facts, nor do they omit information or material facts.
4. We are responsible for the Bank's internal control system.

This statement letter is made truthfully.

Jakarta, 30 April/April 30, 2025

Executive Officer,
Country Head of Indonesia

Kazushige Nakajima

Managing Director,
Head of Risk Management
for Indonesia

Mahendra Rendiantama

Deloitte.

Liana Ramon Xenia & Rekan
Registered Public Accountants
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Laporan Auditor Independen

No. 00349/2.1460/AU.1/07/0849-3/1/IV/2025

Manajemen
MUFG Bank, Ltd., Cabang Jakarta

Opini

Kami telah mengaudit laporan keuangan MUFG Bank, Ltd., Cabang Jakarta ("Bank"), yang terdiri dari laporan posisi keuangan tanggal 31 Desember 2024, serta laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan akun kantor pusat, dan laporan arus kas untuk tahun yang berakhir pada tanggal tersebut, serta catatan atas laporan keuangan, termasuk informasi kebijakan akuntansi material.

Menurut opini kami, laporan keuangan terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan Bank tanggal 31 Desember 2024, serta kinerja keuangan dan arus kasnya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

Basis Opini

Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia. Tanggung jawab kami menurut standar tersebut diuraikan lebih lanjut dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan pada laporan kami. Kami independen terhadap Bank berdasarkan ketentuan etika yang relevan dalam audit kami atas laporan keuangan di Indonesia, dan kami telah memenuhi tanggung jawab etika lainnya berdasarkan ketentuan tersebut. Kami yakin bahwa bukti audit yang telah kami peroleh adalah cukup dan tepat untuk menyediakan suatu basis bagi opini audit kami.

Independent Auditor's Report

No. 00349/2.1460/AU.1/07/0849-3/1/IV/2025

The Management
MUFG Bank, Ltd., Jakarta Branch

Opinion

We have audited the financial statements of MUFG Bank, Ltd., Jakarta Branch ("Bank"), which comprise the statement of financial position as of December 31, 2024, and the statement of profit or loss and other comprehensive income, statement of changes in head office account, and statement of cash flows for the year then ended, and notes to the financial statements, including material accounting policy information.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Bank as of December 31, 2024, and its financial performance and its cash flows for the year then ended in accordance with Indonesian Financial Accounting Standards.

Basis for Opinion

We conducted our audit in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements paragraph of our report. We are independent of the Bank in accordance with the ethical requirements that are relevant to our audit of the financial statements in Indonesia, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Liana Ramon Xenia & Rekan ("LRX") is a member (as such term is used in Regulation of the Ministry of Finance Number 186/PMK.01/2021 and Regulation of the Financial Services Authority Number 9 of 2023 (the "Relevant Law")) of Deloitte Southeast Asia Limited ("DSEAL"). DSEAL is the registered Foreign Audit Organisation ("Organisasi Audit Asing" or "OAA") to LRX for the purposes of the Relevant Law.

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Penekanan Suatu Hal

Tanpa memodifikasi opini kami, kami membawa perhatian ke Catatan 34 atas laporan keuangan, yang menjelaskan sifat dan dampak atas revisi terhadap laporan keuangan ("laporan keuangan yang diterbitkan kembali"). Laporan keuangan yang diterbitkan kembali ini menggantikan laporan keuangan untuk tahun yang berakhir 31 Desember 2024 yang telah disetujui oleh Manajemen Bank pada tanggal 25 Maret 2025 ("laporan keuangan yang diterbitkan terdahulu"), dimana kami telah memberi tanggal laporan auditor independen kami atas laporan keuangan yang diterbitkan terdahulu pada tanggal tersebut.

Emphasis of Matter

Without qualifying our opinion, we draw attention to Note 34 to these financial statements, which describes the nature and effects of the revisions to these financial statements ("reissued financial statements"). These reissued financial statements replace the financial statements for the year ended December 31, 2024 approved by the Bank's Managements on March 25, 2025 ("original financial statements"), whereby we dated our independent auditor's report on the original financial statements on that date.

Informasi Lain

Manajemen bertanggung jawab atas informasi lain. Informasi lain terdiri dari informasi yang tercantum dalam laporan tahunan, tetapi tidak mencantumkan laporan keuangan dan laporan auditor kami.

Opini kami atas laporan keuangan tidak mencakup informasi lain, dan oleh karena itu, kami tidak menyatakan bentuk keyakinan apapun atas informasi lain tersebut.

Sehubungan dengan audit kami atas laporan keuangan, tanggung jawab kami adalah untuk membaca informasi lain dan, dalam melaksanakannya, mempertimbangkan apakah informasi lain mengandung ketidakkonsistensian material dengan laporan keuangan atau pemahaman yang kami peroleh selama audit, atau mengandung kesalahan penyajian material. Jika, berdasarkan pekerjaan yang telah kami laksanakan, kami menyimpulkan bahwa terdapat suatu kesalahan penyajian material dalam informasi lain tersebut, kami diharuskan untuk melaporkan fakta tersebut. Kami tidak melaporkan apapun terkait hal tersebut.

Other Information

Management is responsible for the other information. The other information comprises the information included in the annual report, but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Tanggung Jawab Manajemen dan Pihak yang Bertanggung Jawab atas Tata Kelola terhadap Laporan Keuangan

Manajemen bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan tersebut sesuai dengan Standar Akuntansi Keuangan di Indonesia, dan atas pengendalian internal yang dianggap perlu oleh manajemen untuk memungkinkan penyusunan laporan keuangan yang bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Indonesian Financial Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Dalam penyusunan laporan keuangan, manajemen bertanggung jawab untuk menilai kemampuan Bank dalam mempertahankan kelangsungan usahanya, mengungkapkan, sesuai dengan kondisinya, hal-hal yang berkaitan dengan kelangsungan usaha, dan menggunakan basis akuntansi kelangsungan usaha, kecuali manajemen memiliki intensi untuk melikuidasi Bank atau menghentikan operasi, atau tidak memiliki alternatif yang realistis selain melaksanakannya.

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Pihak yang bertanggung jawab atas tata kelola bertanggung jawab untuk mengawasi proses pelaporan keuangan Bank.

Those charged with governance are responsible for overseeing the Bank's financial reporting process.

Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan

Auditor's Responsibilities for the Audit of the Financial Statements

Tujuan kami adalah untuk memperoleh keyakinan memadai tentang apakah laporan keuangan secara keseluruhan bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan, dan untuk menerbitkan laporan auditor yang mencakup opini kami. Keyakinan memadai merupakan suatu tingkat keyakinan tinggi, namun bukan merupakan suatu jaminan bahwa audit yang dilaksanakan berdasarkan Standar Audit akan selalu mendeteksi kesalahan penyajian material ketika hal tersebut ada. Kesalahan penyajian dapat disebabkan oleh kecurangan maupun kesalahan dan dianggap material jika, baik secara individual maupun secara agregat, dapat diekspektasikan secara wajar akan memengaruhi keputusan ekonomi yang diambil oleh pengguna berdasarkan laporan keuangan tersebut.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Standard on Auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Sebagai bagian dari suatu audit berdasarkan Standar Audit, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga:

As part of an audit in accordance with Standard on Auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Mengidentifikasi dan menilai risiko kesalahan penyajian material dalam laporan keuangan, baik yang disebabkan oleh kecurangan maupun kesalahan, mendesain dan melaksanakan prosedur audit yang responsif terhadap risiko tersebut, serta memperoleh bukti audit yang cukup dan tepat untuk menyediakan basis bagi opini kami. Risiko tidak terdeteksinya kesalahan penyajian material yang disebabkan oleh kecurangan lebih tinggi dari yang disebabkan oleh kesalahan, karena kecurangan dapat melibatkan kolusi, pemalsuan, penghilangan secara sengaja, pernyataan salah, atau pengabaian pengendalian internal.

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Memperoleh suatu pemahaman tentang pengendalian internal yang relevan dengan audit untuk mendesain prosedur audit yang tepat sesuai kondisinya, tetapi bukan untuk tujuan menyatakan opini atas keefektivitasan pengendalian internal Bank.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.

- Mengevaluasi ketepatan kebijakan akuntansi yang digunakan serta kewajaran estimasi akuntansi dan pengungkapan terkait yang dibuat oleh manajemen.

- Menyimpulkan ketepatan penggunaan basis akuntansi kelangsungan usaha oleh manajemen dan, berdasarkan bukti audit yang diperoleh, apakah terdapat suatu ketidakpastian material yang terkait dengan peristiwa atau kondisi yang dapat menyebabkan keraguan signifikan atas kemampuan Bank untuk mempertahankan kelangsungan usahanya. Ketika kami menyimpulkan bahwa terdapat suatu ketidakpastian material, kami diharuskan untuk menarik perhatian dalam laporan auditor kami ke pengungkapan terkait dalam laporan keuangan atau, jika pengungkapan tersebut tidak memadai, harus menentukan apakah perlu untuk memodifikasi opini kami. Kesimpulan kami didasarkan pada bukti audit yang diperoleh hingga tanggal laporan auditor kami. Namun, peristiwa atau kondisi masa depan dapat menyebabkan Bank tidak dapat mempertahankan kelangsungan usaha.

- Mengevaluasi penyajian, struktur, dan isi laporan keuangan secara keseluruhan, termasuk pengungkapannya, dan apakah laporan keuangan mencerminkan transaksi dan peristiwa yang mendasarinya dengan suatu cara yang mencapai penyajian wajar.

Kami mengomunikasikan kepada pihak yang bertanggung jawab atas tata kelola mengenai, antara lain, ruang lingkup dan saat yang direncanakan atas audit, serta temuan audit signifikan, termasuk setiap defisiensi signifikan dalam pengendalian internal yang teridentifikasi oleh kami selama audit.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

LIANA RAMON XENIA & REKAN

Elisabeth Imelda, S.E., M.Ak., CPA
Izin Akuntan Publik/*Public Accountant License* No. AP. 0849

30 April 2025/ *April 30, 2025*

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MUFG BANK, LTD., CABANG JAKARTA
LAPORAN POSISI KEUANGAN
31 DESEMBER 2024

MUFG BANK, LTD., JAKARTA BRANCH
STATEMENT OF FINANCIAL POSITION
DECEMBER 31, 2024

	2024 Rp Juta/ Rp Million	Catatan/ *Notes*	2023 Rp Juta/ Rp Million	
ASET				**ASSETS**
Kas	-		63	**Cash**
Giro pada Bank Indonesia	3.512.839	5	5.211.379	**Demand deposits with Bank Indonesia**
Giro pada bank lain	255.112		2.592.753	**Demand deposits with other banks**
Cadangan kerugian penurunan nilai	(69)		(540)	Allowance for impairment losses
Bersih	255.043		2.592.213	Net
Tagihan pada cabang-cabang lain	1.464.781		1.653.952	**Due from other branches**
Penempatan pada Bank Indonesia dan bank lain	44.122.650		49.127.080	**Placements with Bank Indonesia and other banks**
Cadangan kerugian penurunan nilai	(429)		(274)	Allowance for impairment losses
Bersih	44.122.221	6	49.126.806	Net
Tagihan derivatif	3.879.888	7	2.877.439	**Derivative receivables**
Efek-efek	36.460.669		37.888.540	**Securities**
Cadangan kerugian penurunan nilai	(1)		(3)	Allowance for impairment losses
Bersih	36.460.668	8	37.888.537	Net
Efek yang dibeli dengan janji dijual kembali - bersih	3.843.129	9	3.828.767	**Securities purchased with agreements to resell - net**
Kredit	106.842.527		89.642.470	**Loans**
Cadangan kerugian penurunan nilai	(207.077)		(232.170)	Allowance for impairment losses
Bersih	106.635.450	10	89.410.300	Net
Tagihan akseptasi	1.916.062		3.318.770	**Acceptance receivables**
Cadangan kerugian penurunan nilai	(991)		(1.517)	Allowance for impairment losses
Bersih	1.915.071	11	3.317.253	Net
Beban dibayar dimuka	104.961		130.787	**Prepaid expenses**
Klaim pengembalian pajak	55.985	14	37.470	**Claim for tax refund**
Aset pajak tangguhan	206.616	14	-	**Deferred tax asset**
Aset tetap - bersih	136.591		157.905	**Premises and equipment - net**
Aset hak guna	111.308		138.253	**Right-of-use assets**
Aset lain-lain	3.018.578		2.892.202	**Other assets**
JUMLAH ASET	**205.723.129**		**199.263.326**	**TOTAL ASSETS**

Lihat catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan.

See accompanying notes to financial statements which are an integral part of the financial statements.

	2024 Rp Juta/ Rp Million	Catatan/ *Notes*	2023 Rp Juta/ Rp Million	
LIABILITAS DAN AKUN KANTOR PUSAT				**LIABILITIES AND HEAD OFFICE ACCOUNT**
LIABILITAS				**LIABILITIES**
Simpanan dari nasabah	52.414.323	12	57.625.371	**Deposit from customers**
Simpanan dari bank lain	175.676	13	117.140	**Deposit from other banks**
Utang derivatif	3.757.491	7	2.520.604	**Derivative liabilities**
Utang akseptasi	1.916.062	11	3.318.770	**Acceptance payables**
Utang pajak penghasilan	1.195.861	14	874.548	**Income tax payable**
Beban yang masih harus dibayar	613.591		591.637	**Accrued expenses**
Liabilitas pajak tangguhan - bersih	-	14	58.618	**Deferred tax liabilities - net**
Liabilitas imbalan pasca kerja	430.942	15	430.378	**Post-employment benefits obligation**
Liabilitas ke Kantor Pusat dan cabang-cabang lain	98.153.799	16	93.895.740	**Due to Head Office and other branches**
Liabilitas sewa	121.280		147.329	**Lease liabilities**
Liabilitas lain-lain	2.898.478		2.582.469	**Other liabilities**
JUMLAH LIABILITAS	**161.677.503**		**162.162.604**	**TOTAL LIABILITIES**
AKUN KANTOR PUSAT				**HEAD OFFICE ACCOUNT**
Penyertaan Kantor Pusat	1.424.298	17	1.424.298	**Head Office investments**
Pengurangan penyertaan Kantor Pusat	(6.053)	17	(6.053)	**Reduction in Head Office investments**
Penghasilan komprehensif lain - bersih	(51.760)	8	(64.241)	**Other comprehensive income - net**
Laba yang belum dipindahkan ke Kantor Pusat	42.679.141		35.746.718	**Unremitted profit to Head Office**
JUMLAH AKUN KANTOR PUSAT	44.045.626		37.100.722	**TOTAL HEAD OFFICE ACCOUNT**
JUMLAH LIABILITAS DAN AKUN KANTOR PUSAT	**205.723.129**		**199.263.326**	**TOTAL LIABILITIES AND HEAD OFFICE ACCOUNT**

Lihat catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan.

See accompanying notes to financial statements which are an integral part of the financial statements.

MUFG BANK, LTD., CABANG JAKARTA
LAPORAN LABA RUGI DAN
PENGHASILAN KOMPREHENSIF LAIN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2024

MUFG BANK, LTD., JAKARTA BRANCH
STATEMENT OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED DECEMBER 31, 2024

	2024 Rp Juta/ Rp Million	Catatan/ Notes	2023 Rp Juta/ Rp Million	
PENDAPATAN DAN BEBAN OPERASIONAL				**OPERATING INCOME AND EXPENSES**
Pendapatan bunga	11.249.768	18	10.176.484	Interest revenues
Beban bunga	(1.120.744)	19	(1.143.387)	Interest expenses
Pendapatan Bunga - Bersih	10.129.024		9.033.097	**Interest Revenues - Net**
Pendapatan provisi dan komisi	132.717		139.005	Fee and commission income
Beban provisi dan komisi	(48.766)		(43.992)	Fee and commission expense
Pendapatan provisi dan komisi - bersih	83.951	20	95.013	Fee and commission income - net
Keuntungan instrumen derivatif - bersih	738.649	7	979.624	Gain on derivative instruments - net
Keuntungan (kerugian) selisih kurs - bersih	667.107		(37.452)	Foreign exchange gain (loss) - net
Pemulihan pinjaman	-		39.128	Recovery of loan
Keuntungan penjualan efek-efek - bersih	-		50	Gain on sale of securities - net
Pendapatan lainnya - bersih	2.906		16.233	Other income - net
Jumlah Pendapatan Operasional	11.621.637		10.125.693	**Total Operating Income**
Beban cadangan kerugian penurunan nilai aset keuangan - bersih	(15.019)	21	(8.266)	Provision for allowance for impairment losses on financial assets - net
Beban karyawan	(638.010)	22	(625.868)	Personnel expenses
Beban umum dan administrasi	(1.092.256)	23	(1.084.393)	General and administrative expenses
Beban operasional lainnya	(217)		(42.525)	Other operating expenses
Jumlah Beban Operasional	(1.745.502)		(1.761.052)	**Total Operating Expenses**
LABA SEBELUM PAJAK	9.876.135		8.364.641	**INCOME BEFORE TAX**
BEBAN PAJAK PENGHASILAN	(2.943.712)	14	(2.502.761)	**INCOME TAX EXPENSE**
LABA BERSIH TAHUN BERJALAN	6.932.423		5.861.880	**NET INCOME FOR THE YEAR**
PENGHASILAN KOMPREHENSIF LAIN				**OTHER COMPREHENSIVE INCOME**
Pos-pos yang tidak akan direklasifikasi ke laba rugi:				Item that will not be reclassified subsequently to profit or loss:
Pengukuran kembali liabilitas imbalan pasca kerja	61.315	15	26.053	Remeasurement of post-employment benefits obligation
Pajak penghasilan terkait pos yang tidak akan direklasifikasi ke laba rugi	(18.272)	14	(7.764)	Income tax related to item that will not be reclassified to profit or loss
Sub jumlah	43.043		18.289	Subtotal
Pos-pos yang akan direklasifikasi ke laba rugi:				Item that may be reclassified subsequently to profit or loss:
Perubahan nilai wajar atas instrumen utang yang diukur melalui penghasilan komprehensif lain	(43.536)	8	(15.959)	Changes in fair values of debt instruments at FVTOCI
Perubahan nilai wajar yang ditransfer ke laba rugi pada saat penjualan	-		(71)	Fair value changes transferred to profit or loss on disposal
Pajak penghasilan terkait pos yang akan direklasifikasi ke laba rugi	12.974	8, 14	4.777	Income tax related to item that may be reclassified to profit or loss
Sub jumlah	(30.562)		(11.253)	Subtotal
PENGHASILAN KOMPREHENSIF LAIN SETELAH PAJAK PENGHASILAN	12.481		7.036	**OTHER COMPREHENSIVE INCOME, NET OF INCOME TAX**
JUMLAH PENGHASILAN KOMPREHENSIF TAHUN BERJALAN	6.944.904		5.868.916	**TOTAL COMPREHENSIVE INCOME FOR THE YEAR**

Lihat catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan.

See accompanying notes to financial statements which are an integral part of the financial statements.

MUFG BANK, LTD., CABANG JAKARTA
LAPORAN PERUBAHAN REKENING KANTOR PUSAT
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2024

MUFG BANK, LTD., JAKARTA BRANCH
STATEMENT OF CHANGES IN HEAD OFFICE ACCOUNT
FOR THE YEAR ENDED DECEMBER 31, 2024

	Catatan/ Notes	Penyertaan Kantor Pusat/ Head Office investments	Tambahan penyertaan Kantor Pusat/ Additional Head Office investments	Penghasilan komprehensif lain/ Other comprehensive income: Cadangan nilai wajar aset keuangan yang diukur melalui penghasilan komprehensif lain - bersih/ Fair value reserve financial assets at FVTOCI - net	Penghasilan komprehensif lain/ Other comprehensive income: Pengukuran kembali liabilitas imbalan pasca kerja - bersih/ Remeasurement of post-employment benefit obligation - net	Laba yang belum dipindahkan ke Kantor Pusat/ Unremitted profit to Head Office	Jumlah rekening Kantor Pusat/ Total Head Office account	
		Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	
Saldo per 1 Januari 2023		1.424.298	(6.053)	(84.020)	12.743	29.884.838	31.231.806	Balance as of January 1, 2023
Laba bersih tahun berjalan		-	-	-	-	5.861.880	5.861.880	Net income for the year
Perubahan nilai wajar aset keuangan yang diukur melalui penghasilan komprehensif lain - bersih	10	-	-	(11.253)	-	-	(11.253)	Changes in fair value for financial assets measured at FVTOCI - net
Pengukuran kembali liabilitas imbalan pasca kerja - bersih	15	-	-	-	18.289	-	18.289	Remeasurement of post-employment benefits obligation - net
Saldo per 31 Desember 2023		1.424.298	(6.053)	(95.273)	31.032	35.746.718	37.100.722	Balance as of December 31, 2023
Laba bersih tahun berjalan		-	-	-	-	6.932.423	6.932.423	Net income for the year
Perubahan nilai wajar aset keuangan yang diukur melalui penghasilan komprehensif lain - bersih	10	-	-	(30.562)	-	-	(30.562)	Changes in fair value for financial assets measured at FVTOCI - net
Pengukuran kembali liabilitas imbalan pasca kerja - bersih	15	-	-	-	43.043	-	43.043	Remeasurement of post-employment benefits obligation - net
Saldo per 31 Desember 2024		1.424.298	(6.053)	(125.835)	74.075	42.679.141	44.045.626	Balance as of December 31, 2024

Lihat catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan.

See accompanying notes to financial statements which are an integral part of the financial statements.

	2024 Rp Juta/ Rp Million	2023 Rp Juta/ Rp Million	
ARUS KAS DARI AKTIVITAS OPERASI			**CASH FLOWS FROM OPERATING ACTIVITIES**
Laba sebelum pajak	9.876.135	8.364.641	Income before tax
Penyesuaian untuk:			Adjustments for:
Pendapatan bunga	(11.249.768)	(10.176.484)	Interest revenues
Beban bunga	1.120.744	1.143.387	Interest expenses
Beban cadangan kerugian penurunan nilai aset keuangan	15.019	8.266	Provision for allowance for impairment losses on financial assets
Beban imbalan kerja	87.208	69.409	Employee benefits expense
Penyusutan dan amortisasi	132.600	58.778	Depreciation and amortization
Keuntungan atas pelepasan aset tetap	(89)	-	Gain on disposal of premises and equipment
(Keuntungan) kerugian selisih kurs belum direalisasi - bersih	(378.944)	275.085	Unrealized foreign exchange (gain) loss
Biaya bunga liabilitas sewa	10.591	12.394	Interest on lease liabilities
Pemulihan pinjaman	(20.000)	(39.128)	Recovery on loan
Keuntungan penjualan efek-efek	-	(50)	Gain on sale of securities
Arus kas operasi sebelum perubahan modal kerja	(406.504)	(283.702)	Operating cash flows before changes in working capital
Perubahan dalam modal kerja:			Changes in working capital:
Tagihan derivatif	(1.002.449)	888.492	Derivative receivables
Kredit	(17.242.994)	(2.454.474)	Loans
Tagihan akseptasi	1.402.708	(1.113.137)	Acceptance receivables
Beban dibayar dimuka	25.826	15.433	Prepaid expenses
Aset lain-lain	(271.563)	(2.088.574)	Other assets
Simpanan dari nasabah	(5.199.637)	(3.073.191)	Deposit from customers
Simpanan dari bank-bank lain	58.424	(180.489)	Deposit from other banks
Liabilitas derivatif	1.236.887	(785.742)	Derivative liabilities
Utang akseptasi	(1.402.708)	1.113.137	Acceptance liabilities
Beban yang masih harus dibayar	21.954	43.225	Accrued expenses
Liabilitas ke cabang-cabang lain	10.729	200.290	Due to other branches
Liabilitas lain-lain	290.862	1.924.071	Other liabilities
Kas yang Digunakan untuk Aktivitas Operasi	(22.478.465)	(5.794.661)	Cash Used in Operating Activities
Penerimaan dari penjualan kredit dan akseptasi	20.000	39.128	Proceeds of sale of loan and acceptances
(Pembayaran)/penerimaan klaim pengembalian pajak	(18.515)	73.175	(Payment)/receipt of claims for tax refund
Pembayaran pajak penghasilan	(2.892.931)	(2.064.555)	Income tax paid
Penerimaan bunga	11.517.305	10.148.299	Interests received
Pembayaran bunga	(1.132.043)	(1.128.809)	Interests paid
Pembayaran manfaat pasca kerja	(25.329)	(46.767)	Post-employment benefits paid
Kas Bersih (Digunakan untuk)/ Diperoleh dari Aktivitas Operasi	(15.009.978)	1.225.810	Net Cash (Used in)/Provided from Operating Activities
ARUS KAS DARI AKTIVITAS INVESTASI			**CASH FLOWS FROM INVESTING ACTIVITIES**
Perolehan aset tetap	(31.116)	(33.400)	Acquisition of premises and equipment
Penerimaan dari penjualan aset tetap	101	-	Proceeds from sale of premises and equipment
Penerimaan dari penjualan efek-efek	-	153.201	Proceeds from sale of securities
Penerimaan dari efek-efek diukur pada biaya perolehan diamortisasi yang jatuh tempo	1.137.880	-	Proceeds from matured securities measured at amortized cost
Penempatan efek-efek diukur pada biaya perolehan diamortisasi	-	(1.322.216)	Placement of securities measured at amortized cost
Penerimaan efek-efek diukur pada nilai wajar melalui penghasilan komprehensif lain (FVTOCI) yang jatuh tempo	99.441	-	Proceeds from matured securities measured at fair value through other comprehensive income (FVTOCI)
Penempatan efek-efek diukur pada nilai wajar melalui penghasilan komprehensif lain (FVTOCI)	-	(10.350.739)	Placement of securities measured at fair value through other comprehensive income (FVTOCI)
Kas Bersih Diperoleh dari/(Digunakan untuk) Aktivitas Investasi	1.206.306	(11.553.154)	Net Cash Provided from/(Used in) Investing Activities
ARUS KAS DARI AKTIVITAS PENDANAAN			**CASH FLOWS FROM FINANCING ACTIVITIES**
Perubahan bersih atas liabilitas ke Kantor Pusat	4.247.330	(1.037.487)	Net changes in due to Head Office
Pembayaran liabilitas sewa	(36.640)	(37.435)	Payment of lease liabilities
Kas Bersih Diperoleh dari/(Digunakan untuk) Aktivitas Pendanaan	4.210.690	(1.074.922)	Net Cash Provided from/(Used in) Financing Activities

Lihat catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan.

See accompanying notes to financial statements which are an integral part of the financial statements.

	2024 Rp Juta/ Rp Million	2023 Rp Juta/ Rp Million	
PENURUNAN BERSIH KAS DAN SETARA KAS	(9.592.982)	(11.402.266)	**NET DECREASE IN CASH AND CASH EQUIVALENTS**
KAS DAN SETARA KAS AWAL TAHUN	58.584.413	70.168.852	**CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR**
PENGARUH PERUBAHAN KURS MATA UANG ASING	363.951	(182.173)	**EFFECTS OF CHANGES IN FOREIGN EXCHANGE RATE**
KAS DAN SETARA KAS AKHIR TAHUN	49.355.382	58.584.413	**CASH AND CASH EQUIVALENTS AT END OF YEAR**
PENGUNGKAPAN TAMBAHAN			**SUPPLEMENTAL DISCLOSURE**
Kas dan setara kas terdiri dari:			Cash and cash equivalents consist of:
Kas	-	63	Cash
Giro pada Bank Indonesia	3.512.839	5.211.379	Demand deposits with Bank Indonesia
Giro pada bank lain	255.112	2.592.213	Demand deposits with other banks
Tagihan pada cabang-cabang lain	1.464.781	1.653.952	Due from other branches
Penempatan pada Bank Indonesia dan bank lain	44.122.650	49.126.806	Placements with Bank Indonesia and other banks
Jumlah	49.355.382	58.584.413	Total

Lihat catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan.

See accompanying notes to financial statements which are an integral part of the financial statements.

1. UMUM

MUFG Bank, Ltd., Cabang Jakarta ("Bank") merupakan kantor cabang dari MUFG Bank, Ltd., yang berkantor pusat di Jepang ("Kantor Pusat"). Bank berlokasi di Trinity Tower, 6-9 Fl., Jl. H.R. Rasuna Said Kav. C22 Blok IIB, Jakarta 12940, Indonesia. Operasi Bank dilakukan di kantor cabang utama di Jakarta dan kantor cabang pembantu di Surabaya.

Bank merupakan bagian dari MUFG Bank, Ltd. dan tidak mempunyai status hukum atau keberadaan yang terpisah. Sebagai kantor cabang, Bank merupakan bagian dari Mitsubishi UFJ Financial Group, Inc. (MUFG) yang memiliki entitas anak dan perusahaan afiliasi di seluruh dunia.

Bank memperoleh izin untuk melakukan kegiatan usahanya dari Menteri Keuangan Republik Indonesia melalui Surat Keputusannya No. D.15.6.4.27 pada tanggal 24 Agustus 1968. Sesuai surat keputusan Bank Indonesia No.32/37/KEP/DIR tanggal 12 Mei 1999, ditetapkan status Bank sebagai bank devisa.

Komposisi manajemen Bank pada tanggal 31 Desember 2024 dan 2023 terdiri dari:

1. GENERAL

MUFG Bank, Ltd., Jakarta Branch (the "Bank") is an unincorporated component of MUFG Bank, Ltd., located in Japan ("Head Office"). The Bank is located at Trinity Tower, 6-9 Fl., Jl. H.R. Rasuna Said Kav. C22 Blok IIB, Jakarta 12940, Indonesia. The Bank's operations are conducted through the Jakarta main branch and its sub-branch in Surabaya.

The Bank is a part of MUFG Bank, Ltd. and has no separate legal status or existence. As an unincorporated component, the Bank is ultimately part of the Mitsubishi UFJ Financial Group, Inc. (MUFG) which has subsidiaries and affiliated companies throughout the world.

The Bank obtained its license as a general bank from the Minister of Finance of the Republic of Indonesia through his decree No. D.15.6.4.27 dated August 24, 1968. Pursuant to Bank Indonesia's Decree No.32/37/KEP/DIR dated May 12, 1999, the Bank obtained an approval for its status as a foreign exchange bank.

The composition of the Bank's management as of December 31, 2024, and 2023 was as follows:

	2024	2023	
Dewan Pengawas	Divisi Perencanaan Asia/ *Planning Office for Asia*	Divisi Perencanaan Asia/ *Planning Office for Asia*	Supervisory Board
Executive Officer, Country Head	Kazushige Nakajima	Kazushige Nakajima	Executive Officer, Country head
Managing Director	Tadanobu Hirano Michiyasu Yatabe Dadi Arief Darmawan Yuki Hayashi Mahendra Rendiantama M. Michael Sugirin	Tadanobu Hirano Michiyasu Yatabe Dadi Arief Darmawan Yuki Hayashi Mahendra Rendiantama	Managing Director
Managing Director (sebagai *Head of Compliance*)	Indro Tri Sutanto	Indro Tri Sutanto	Managing Director (as Head of Compliance)

Pada tanggal 31 Desember 2024, Bank memiliki 640 karyawan tetap (2023: 648 karyawan) (tidak diaudit).

As of December 31, 2024, the Bank employed 640 permanent employees (2023: 648 employees) (unaudited).

2. PENERAPAN STANDAR AKUNTANSI KEUANGAN (PSAK) BARU DAN REVISI DAN INTERPRETASI STANDAR AKUNTANSI KEUANGAN (ISAK)

a. Amendemen/Penyesuaian Standar yang Berlaku Efektif pada Tahun Berjalan

Dalam tahun berjalan, Bank telah menerapkan sejumlah amendemen/penyesuaian PSAK yang relevan dengan operasinya dan efektif untuk periode akuntansi yang dimulai pada atau setelah 1 Januari 2024.

2. ADOPTION OF NEW AND REVISED STATEMENTS OF FINANCIAL ACCOUNTING STANDARDS ("PSAK") AND INTERPRETATIONS OF PSAK ("ISAK")

a. Amendments/Improvements to Standards Effective in the Current Year

In the current year, the Bank have applied a number of amendments/improvements to PSAK that are relevant to its operations and effective for accounting period beginning on or after January 1, 2024.

Amendemen ini termasuk perubahan atas referensi atas masing-masing PSAK dan ISAK seperti yang dipublikasikan oleh Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia ("DSAK-IAI"):

- Amandemen PSAK 201 (sebelumnya PSAK 1) "Penyajian Laporan Keuangan" terkait liabilitas jangka panjang dengan kovenan;
- Amandemen PSAK 116 (sebelumnya PSAK 73) "Sewa" terkait liabilitas sewa pada transaksi jual dan sewa-balik;
- Amandemen PSAK 207 (sebelumnya PSAK 2) "Laporan Arus Kas" dan PSAK 107 (sebelumnya PSAK 60) "Instrumen Keuangan: Pengungkapan" terkait pengungkapan terkait pengaturan pembiayaan pemasok.

Penerapan atas PSAK baru/revisi tidak memiliki dampak material terhadap jumlah yang dilaporkan dalam laporan keuangan.

b. Standar dan Amendemen/Penyesuaian Standar Telah Diterbitkan Tapi Belum Diterapkan

Pada tanggal persetujuan laporan keuangan, standar, interpretasi dan amandemen-amandemen atas PSAK yang telah diterbitkan namun belum berlaku efektif, dengan penerapan dini diijinkan, adalah sebagai berikut:

Efektif untuk periode yang dimulai pada atau setelah tanggal 1 Januari 2025

- PSAK 117 *Kontrak Asuransi*
- PSAK 117 (amandemen) *Kontrak Asuransi: Penerapan awal PSAK 117 dan PSAK 109 - Informasi Komparatif*
- PSAK 221 (amandemen) *Pengaruh Perubahan Kurs Valuta Asing: Kekurangan Ketertukaran*

Efektif untuk periode yang dimulai pada atau setelah tanggal 1 Januari 2026

- Amandemen dan Penyesuaian Tahunan PSAK 109 "Instrumen Keuangan";
- Amandemen PSAK 107 "Instrumen Keuangan: "Pengungkapan";
- Penyesuaian Tahunan PSAK 207 "Laporan Arus Kas".

Sampai dengan tanggal penerbitan laporan keuangan, dampak dari penerapan standar, amendemen dan interpretasi tersebut terhadap laporan keuangan tidak dapat diketahui atau diestimasi oleh Bank.

These amendments include changes in references to the individual PSAKs and ISAKs as published by Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia ("DSAK-IAI"):

- Amendment to PSAK 201 (formerly PSAK 1) "Presentation of Financial Statement" related to Long-term Liabilities with the covenant;
- Amendment to PSAK 116 (formerly PSAK 73) "Lease" related to lease liabilities in sale and lease-back transactions;
- Amendment to PSAK 207 (formerly PSAK 2) "Cash Flow Statements" and PSAK 107 (formerly PSAK 60) "Financial Instrument: Disures" related to disclosures of supplier financing arrangements.

The adoption of these new/revised PSAKs has no material effect on the amounts reported in these financial statements.

b. Standard and Amendments/ Improvements to Standards Issued not yet Adopted

At the date of authorization of these financial statements, the following standard, interpretation and amendments to PSAK were issued but not effective, with early application permitted:

Effective for periods beginning on or after January 1, 2025

- PSAK 117 *Insurance Contracts*
- PSAK 117 (amendment) *Insurance Contracts: Initial application of PSAK 117 and PSAK 109 - Comparative Information*
- PSAK 221 (amendment) *The effects of changes in foreign exchange rates: Lack of Exchangeability*

Effective for periods beginning on or after January 1, 2026

- Amendment to and Annual Improvement PSAK 109 "Financial Instruments";
- Amendment to and Annual Improvement PSAK 107 "Financial Instruments: Disclosure";
- Annual Improvement PSAK 207 "Statement of Cash Flows".

As of the issuance date of the financial statements, the effects of adopting these standards, amendments and interpretations on the financial statements are not known nor reasonably estimable by the Bank.

3. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL

a. Pernyataan Kepatuhan

Laporan keuangan Bank disusun sesuai dengan Standar Akuntansi Keuangan di Indonesia.

b. Dasar Penyusunan

Dasar penyusunan laporan keuangan Bank adalah biaya historis, kecuali instrumen keuangan tertentu yang diukur pada nilai wajar pada setiap akhir periode pelaporan, yang dijelaskan dalam kebijakan akuntansi di bawah ini.

Biaya historis umumnya didasarkan pada nilai wajar dari imbalan yang diberikan dalam pertukaran barang dan jasa.

Nilai wajar adalah harga yang akan diterima untuk menjual suatu aset atau harga yang akan dibayar untuk mengalihkan suatu liabilitas dalam suatu transaksi teratur antara pelaku pasar pada tanggal pengukuran, terlepas dari apakah harga tersebut dapat diamati secara langsung atau diestimasi menggunakan teknik penilaian lain.

Laporan arus kas disusun dengan menggunakan metode tidak langsung dengan mengelompokkan arus kas dalam aktivitas operasi, investasi dan pendanaan. Kas dan setara kas terdiri dari kas, giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain yang jatuh tempo dalam waktu tiga bulan atau kurang dari tanggal perolehannya dan yang tidak dijaminkan serta tidak dibatasi penggunaannya.

Direksi (manajemen) memiliki, pada saat persetujuan laporan keuangan, suatu ekspektasi yang memadai bahwa Bank memiliki sumber daya yang cukup untuk melanjutkan keberadaan operasinya untuk di masa yang akan datang. Sehingga, mereka melanjutkan penerapan dasar akuntansi kelangsungan usaha dalam penyusunan laporan keuangan.

c. Transaksi dan Penjabaran Laporan Keuangan Dalam Mata Uang Asing

Laporan keuangan Bank diukur dan disajikan dalam mata uang dari lingkungan ekonomi utama dimana entitas beroperasi (mata uang fungsional). Laporan keuangan dan laporan posisi keuangan Bank disajikan dalam mata uang Rupiah yang merupakan mata uang fungsional Bank dan mata uang penyajian untuk laporan keuangan.

3. MATERIAL ACCOUNTING POLICY INFORMATION

a. Statement of Compliance

The Bank's financial statements have been prepared in accordance with the Indonesian Financial Accounting Standards.

b. Basis of Preparation

The Bank's financial statements have been prepared on the historical cost basis except for financial instruments that are measured at fair values at the end of each reporting period, as explained in the accounting policies below.

Historical cost is generally based on the fair value of the consideration given in exchange for goods and services.

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date, regardless of whether that price is directly observable or estimated using another valuation technique.

The statement of cash flows are prepared using the indirect method with classifications of cash flows into operating, investing and financing activities. Cash and cash equivalent consists of cash on hand, demand deposits with Bank Indonesia, demand deposits with other banks, placements with Bank Indonesia and other banks with maturities of three months or less from the date of placement and not pledged or restricted.

The directors (managements) have, at the time of approving the financial statements, a reasonable expectation that the Bank has adequate resources to continue in operational existence for the foreseeable future. Thus, they continue to adopt the going concern basis of accounting in preparing the financial statements.

c. Foreign Currency Transactions and Balances

The financial statements of the Bank are measured and presented in the currency of the primary economic environment in which the entity operates (its functional currency). The financial statements and the statement of financial position of the Bank are presented in Indonesian Rupiah, which is the functional currency of the Bank and the presentation currency for the financial statements.

Dalam penyusunan laporan keuangan Bank, transaksi dalam mata uang asing selain mata uang fungsional entitas (mata uang asing) diakui pada kurs yang berlaku pada tanggal transaksi. Pada setiap akhir periode pelaporan, pos moneter dalam valuta asing dijabarkan kembali dengan menggunakan kurs yang ditetapkan oleh Bank Indonesia yaitu *spot* Reuters pada pukul 16.00 WIB untuk mencerminkan kurs yang berlaku pada tanggal tersebut. Keuntungan atau kerugian kurs yang timbul dikreditkan atau dibebankan dalam laba rugi. Pos-pos non moneter yang diukur pada nilai wajar dalam valuta asing dijabarkan kembali pada kurs yang berlaku pada tanggal ketika nilai wajar ditentukan. Pos non moneter yang diukur dalam biaya historis dalam valuta asing tidak dijabarkan kembali. Selisih kurs atas pos moneter diakui dalam laba rugi pada periode saat terjadinya.

In preparing the financial statements of the Bank, transactions in currencies other than the entity's functional currency (foreign currencies) are recognized at the rates of exchange prevailing at the dates of the transactions. At the end of each reporting period, monetary items denominated in foreign currencies are retranslated using exchange rate set by Bank Indonesia, which is Reuters' spot rate at 4.00 p.m. Western Indonesian Time to reflect the prevailing exchange rate at that date. The resulting gains or losses are credited or charged to profit or loss. Non-monetary items carried at fair value that are denominated in foreign currencies are retranslated at the rates prevailing at the date when the fair value was determined. Non-monetary items that are measured in terms of historical cost in a foreign currency are not retranslated. Exchange differences on monetary items are recognized in profit or loss in the period in which they arise.

d. Transaksi dengan Pihak-pihak Berelasi

Pihak-pihak berelasi adalah orang atau entitas yang terkait dengan Bank (entitas pelapor):

a. Orang atau anggota keluarga dekatnya yang mempunyai relasi dengan entitas pelapor jika orang tersebut:

   i. memiliki pengendalian atau pengendalian bersama atas pelapor;

   ii. memiliki pengaruh signifikan atas entitas pelapor; atau

   iii. merupakan personil manajemen kunci entitas pelapor atau entitas induk dari entitas pelapor.

b. Suatu entitas berelasi dengan entitas pelapor jika memenuhi salah satu hal berikut:

   i. Entitas dan entitas pelapor adalah anggota dari kelompok usaha yang sama (artinya entitas induk, entitas anak, dan entitas anak berikutnya saling berelasi dengan entitas lain).

   ii. Satu entitas adalah entitas asosiasi atau ventura bersama dari entitas lain (atau entitas asosiasi atau ventura bersama yang merupakan anggota suatu kelompok usaha, yang mana entitas lain tersebut adalah anggotanya).

   iii. Kedua entitas tersebut adalah ventura bersama dari pihak ketiga yang sama.

   iv. Satu entitas adalah ventura bersama dari entitas ketiga dan entitas yang lain adalah entitas asosiasi dari entitas ketiga.

d. Transactions with Related Parties

A related party is a person or entity that is related to the Bank (the reporting entity):

a. A person or a close member of that person's family is related to the reporting entity if that person:

   i. has control or joint control over the reporting entity;

   ii. has significant influence over the reporting entity; or

   iii. is a member of the key management personnel of the reporting entity or of a parent of the reporting entity.

b. An entity is related to the reporting entity if any of the following conditions applies:

   i. The entity and the reporting entity are members of the same group (which means that each parent, subsidiary, and fellow subsidiary is related to the others).

   ii. One entity is an associate or joint venture of the other entity (or an associate or joint venture of a group of which the other entity is a member).

   iii. Both entities are joint ventures of the same third party.

   iv. One entity is a joint venture of a third entity and the other entity is an associate of the third entity.

v. Entitas tersebut adalah suatu program imbalan pasca kerja untuk imbalan kerja dari salah satu entitas pelapor atau entitas yang terkait dengan entitas pelapor. Jika entitas pelapor adalah entitas yang menyelenggarakan program tersebut, maka entitas sponsor juga berelasi dengan entitas pelapor.

vi. Entitas yang dikendalikan atau dikendalikan bersama oleh orang yang diidentifikasi dalam huruf (a).

vii. Orang yang diidentifikasi dalam huruf (a) (i) memiliki pengaruh signifikan atas entitas atau personil manajemen kunci entitas (atau entitas induk dari entitas).

viii. Entitas, atau anggota dari kelompok yang mana entitas merupakan bagian dari kelompok tersebut, menyediakan jasa personil manajemen kunci kepada entitas pelapor atau kepada entitas induk dari entitas pelapor.

Transaksi signifikan yang dilakukan dengan pihak-pihak berelasi, baik dilakukan dengan kondisi dan persyaratan yang sama dengan pihak ketiga maupun tidak, diungkapkan pada laporan keuangan.

v. The entity is a post-employment benefit plan for the benefit of employees of either the reporting entity or an entity related to the reporting entity. If the reporting entity is itself such a plan, the sponsoring employees are also related to the reporting entity.

vi. The entity is controlled or jointly controlled by a person identified in (a).

vii. A person identified in (a) (i) has significant influence over the entity or is a member of the key management personnel of the entity (or a parent of the entity).

viii. The entity, or any member of a group of which it is a part, provides key management personnel services to the reporting entity or to the parent of the reporting entity.

Significant transactions with related parties, whether or not made at similar terms and conditions as those done with third parties, are disclosed in the financial statements.

e. Instrumen Keuangan

Aset keuangan dan liabilitas keuangan diakui pada laporan posisi keuangan pada saat Bank menjadi salah satu pihak dalam ketentuan kontraktual instrumen tersebut.

Aset keuangan dan liabilitas keuangan pada awalnya diukur pada nilai wajar. Biaya transaksi yang dapat diatribusikan secara langsung dengan perolehan atau penerbitan aset keuangan dan liabilitas keuangan ditambahkan atau dikurangkan dari nilai wajar aset keuangan dan liabilitas keuangan, jika diperlukan, pada pengakuan awal. Biaya transaksi yang dapat diatribusikan secara langsung dengan perolehan aset keuangan dan liabilitas keuangan pada nilai wajar melalui laba rugi diakui langsung pada laba rugi.

Semua pembelian atau penjualan reguler aset keuangan diakui dan dihentikan pengakuannya berdasarkan tanggal perdagangan. Pembelian atau penjualan reguler adalah pembelian atau penjualan aset keuangan yang memerlukan penyerahan aset dalam jangka waktu yang ditetapkan oleh peraturan atau konvensi di pasar.

e. Financial Instruments

Financial assets and financial liabilities are recognized on the statement of financial position when the Bank becomes a party to the contractual provisions of the instrument.

Financial assets and financial liabilities are initially measured at fair value. Transaction costs that are directly attributable to the acquisition or issue of financial assets and financial liabilities are added to or deducted from the fair value of the financial assets and financial liabilities, as appropriate, on initial recognition. Transaction costs directly attributable to the acquisition of financial assets or financial liabilities at fair value through profit or loss are recognized immediately in profit or loss.

All regular way purchases or sales of financial assets are recognized and derecognized on a trade date basis. Regular way purchases or sales are purchases or sales of financial assets that require delivery of assets within the time frame established by regulation or convention in the marketplace.

Semua aset keuangan yang diakui selanjutnya diukur secara keseluruhan pada biaya perolehan yang diamortisasi atau nilai wajar, tergantung pada klasifikasi aset keuangan tersebut.

Klasifikasi aset keuangan

- Diukur pada biaya perolehan diamortisasi;
- Diukur pada nilai wajar melalui penghasilan komprehensif lain (FVTOCI);
- Diukur pada nilai wajar melalui laba rugi (FVTPL).

Aset keuangan diklasifikasikan berdasarkan model bisnis dan arus kas kontraktual dimana aset keuangan tersebut dimiliki. Model bisnis menunjukkan bagaimana kelompok aset keuangan dikelola untuk tujuan bisnis tertentu.

Dalam menentukan apakah arus kas kontraktual memiliki karakteristik semata dari pembayaran pokok dan bunga (SPPI), Bank harus mempertimbangkan beberapa hal sebagai berikut:

- Kejadian kontinjensi yang akan mengubah jumlah dan waktu arus kas;
- Fitur *leverage*;
- Persyaratan pelunasan dipercepat atau perpanjangan fasilitas.
- Ketentuan yang membatasi klaim Bank atas arus kas dari aset tertentu (seperti pinjaman *non-recourse*)

Terkait dengan persyaratan kontraktual dari aset keuangan, definisi jumlah pokok adalah nilai wajar dari aset keuangan pada saat pengakuan awal. Sedangkan, bunga terdiri dari imbalan untuk nilai waktu atas uang, risiko kredit terkait jumlah pokok terutang pada periode waktu tertentu dan risiko dan biaya peminjaman standar, dan juga marjin laba.

Instrumen utang yang memenuhi persyaratan berikut selanjutnya diukur pada biaya perolehan diamortisasi:

- aset keuangan dikelola dalam model bisnis yang bertujuan untuk memiliki aset keuangan dalam rangka mendapatkan arus kas kontraktual; dan
- persyaratan kontraktual dari aset keuangan menghasilkan arus kas pada tanggal tertentu yang semata dari pembayaran pokok dan bunga (“SPPI”) dari jumlah pokok terutang.

All recognized financial assets are measured subsequently in their entirety at either amortized cost or fair value, depending on the classification of the financial assets.

Classification of financial assets

- Measured at amortized cost;
- Measured at fair value through other comprehensive income (FVTOCI);
- Measured at fair value through profit or loss (FVTPL).

Financial assets are classified based on the business model and contractual cash flows where the financial assets are owned. The business model shows how groups of financial assets are managed for certain business purposes.

In determining whether contractual cash flows have the characteristics of solely payment of principal and interest (SPPI), Bank must consider the following matters:

- Contingency events that will change the amount and timing of cash flows;
- Leverage feature;
- Accelerated repayment or facility extension requirements.
- Terms that limit the Bank cash flow from specified assets (e.g. non-recourse loans)

Related to the contractual requirements of financial assets, the definition of the principal amount is the fair value of financial assets at initial recognition. Meanwhile, interest consists of compensation for the time value of money, credit risk related to the principal amount owed at a certain time period and the risk and standard borrowing costs, as well as profit margins.

Debt instruments that meet the following conditions are subsequently measured at amortized cost:

- the financial asset is held within a business model whose objective is to hold financial assets in order to collect contractual cash flows; and
- the contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest (“SPPI”) on the principal amount outstanding.

Instrumen utang selanjutnya diukur pada nilai wajar melalui penghasilan komprehensif lain ("FVTOCI"), jika memenuhi kedua kondisi berikut ini:

- aset keuangan dikelola dalam model bisnis yang tujuannya akan tercapai dengan mendapatkan arus kas kontraktual dan menjual aset keuangan; dan
- persyaratan kontraktual dari aset keuangan menghasilkan arus kas pada tanggal tertentu yang semata-mata dari pembayaran pokok dan bunga dari jumlah pokok terutang.

Seluruh aset keuangan lain selanjutnya diukur pada nilai wajar melalui laba rugi ("FVTPL").

Meskipun telah disebutkan sebelumnya, Bank dapat menetapkan pilihan tak terbatalkan pada saat pengakuan awal aset keuangan sebagai berikut:

- menyajikan perubahan selanjutnya nilai wajar investasi pada instrumen ekuitas dalam penghasilan komprehensif lain jika kriteria tertentu dipenuhi (lihat di bawah); dan
- menetapkan aset keuangan yang memenuhi kriteria biaya perolehan diamortisasi atau FVTOCI sebagai diukur pada FVTPL, jika penetapan itu mengeliminasi atau mengurangi secara signifikan inkonsistensi pengukuran dan pengakuan (*accounting mismatch*) (lihat di bawah).

Biaya perolehan diamortisasi dan metode suku bunga efektif

Metode suku bunga efektif adalah metode menghitung biaya perolehan diamortisasi dari instrumen utang dan mengalokasikan pendapatan bunga selama periode yang relevan.

Untuk instrumen keuangan selain yang dibeli atau berasal dari aset keuangan memburuk, suku bunga efektif adalah tingkat suku bunga yang secara tepat mendiskontokan penerimaan kas masa depan (termasuk semua biaya dan poin yang dibayarkan atau diterima yang merupakan bagian yang tidak terpisahkan dari suku bunga efektif, biaya transaksi dan premi atau diskon lainnya) tidak termasuk kerugian kredit ekspektasian, melalui umur ekspektasian dari instrumen utang, atau, jika tepat, periode yang lebih pendek, ke jumlah tercatat bruto instrumen utang pada saat pengakuan awal. Untuk aset keuangan yang dibeli atau yang berasal dari aset keuangan memburuk, suku bunga efektif yang disesuaikan dengan risiko kredit dihitung dengan mendiskontokan estimasi arus kas masa depan, termasuk estimasi kerugian kredit, ke biaya perolehan diamortisasi instrumen utang pada pengakuan awal.

Debt instruments that meet the following conditions are subsequently measured at fair value through other comprehensive income ("FVTOCI"):

- the financial asset is held within a business model whose objective is achieved by both collecting contractual cash flows and selling the financial assets; and
- the contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

By default, all other financial assets are subsequently measured at fair value through profit or loss ("FVTPL").

Despite the foregoing, the Bank may make the following irrevocable election/designation at initial recognition of a financial asset:

- the Bank may irrevocably elect to present subsequent changes in fair value of an equity investment in other comprehensive income if certain criteria are met (see below); and
- the Bank may irrevocably designate a debt investment that meets the amortized cost or FVTOCI criteria as measured at FVTPL if doing so eliminates or significantly reduces an accounting mismatch (see below).

Amortized cost and effective interest method

The effective interest method is a method of calculating the amortized cost of a debt instrument and of allocating interest income over the relevant period.

For financial instruments other than purchased or originated credit-impaired financial assets, the effective interest rate is the rate that exactly discounts estimated future cash receipts (including all fees and points paid or received that form an integral part of the effective interest rate, transaction costs and other premiums or discounts) excluding expected credit losses, through the expected life of the debt instrument, or, where appropriate, a shorter period, to the gross carrying amount of the debt instrument on initial recognition. For purchased or originated credit-impaired financial assets, a credit adjusted effective interest rate is calculated by discounting the estimated future cash flows, including expected credit losses, to the amortized cost of the debt instrument on initial recognition.

Biaya perolehan diamortisasi dari aset keuangan adalah nilai aset keuangan yang diukur pada saat pengakuan awal dikurangi pembayaran pokok, ditambah amortisasi kumulatif menggunakan metode suku bunga efektif dari selisih antara nilai awal dan nilai jatuh temponya, disesuaikan dengan penyisihan kerugiannya. Di sisi lain, jumlah tercatat bruto aset keuangan adalah biaya perolehan diamortisasi dari aset keuangan, sebelum disesuaikan dengan penyisihan kerugian.

The amortized cost of a financial asset is the amount at which the financial asset is measured at initial recognition minus the principal repayments, plus the cumulative amortization using the effective interest method of any difference between that initial amount and the maturity amount, adjusted for any loss allowance. On the other hand, the gross carrying amount of a financial asset is the amortized cost of a financial asset before adjusting for any loss allowance.

Bunga diakui dengan menggunakan metode suku bunga efektif untuk instrumen utang yang diukur selanjutnya pada biaya perolehan diamortisasi dan pada FVTOCI. Untuk instrumen keuangan lain, kecuali aset keuangan yang dibeli atau berasal dari aset keuangan memburuk, pendapatan bunga dihitung dengan menerapkan suku bunga efektif terhadap jumlah tercatat bruto aset keuangan, kecuali aset keuangan yang kemudian mengalami penurunan nilai kredit. Untuk aset keuangan yang berasal dari aset keuangan memburuk, pendapatan bunga diakui dengan menerapkan suku bunga efektif terhadap biaya perolehan diamortisasi dari aset keuangan tersebut. Jika pada periode pelaporan keuangan selanjutnya, risiko kredit aset keuangan tersebut membaik sehingga aset keuangan tidak lagi mengalami penurunan nilai kredit, maka pendapatan bunga diakui dengan menerapkan suku bunga efektif terhadap jumlah tercatat bruto aset keuangan.

Interest income is recognized using the effective interest method for debt instruments measured subsequently at amortized cost and at FVTOCI. For financial instruments other than purchased or originated credit-impaired financial assets, interest income is calculated by applying the effective interest rate to the gross carrying amount of a financial asset, except for financial assets that have subsequently become credit-impaired. For financial assets that have subsequently become credit-impaired, interest income is recognized by applying the effective interest rate to the amortized cost of the financial asset. If, in subsequent reporting periods, the credit risk on the credit-impaired financial instrument improves so that the financial asset is no longer credit-impaired, interest income is recognized by applying the effective interest rate to the gross carrying amount of the financial asset.

Untuk aset keuangan yang dibeli atau berasal dari aset keuangan memburuk, Bank mengakui pendapatan bunga dengan menerapkan suku bunga efektif yang disesuaikan dengan risiko kredit atas biaya perolehan diamortisasi dari aset keuangan sejak pengakuan awal. Perhitungan tidak kembali ke basis bruto bahkan jika risiko kredit dari aset keuangan selanjutnya membaik sehingga aset keuangan tidak lagi mengalami penurunan kredit. Bank tidak memiliki aset keuangan yang dibeli atau berasal dari aset keuangan yang memburuk.

For purchased or originated credit-impaired financial assets, the Bank recognizes interest income by applying the credit-adjusted effective interest rate to the amortized cost of the financial asset from initial recognition. The calculation does not revert to the gross basis even if the credit risk of the financial asset subsequently improves so that the financial asset is no longer credit-impaired. The Bank does not have purchased or originated credit-impaired financial assets.

Pendapatan bunga diakui dalam laba rugi dan dimasukkan dalam pos “Pendapatan bunga”.

Interest income is recognized in profit or loss and is included in the "Interest revenues" line item.

Instrumen utang diklasifikasikan pada FVTOCI

Efek utang yang dimiliki oleh Bank diklasifikasikan sebagai FVTOCI. Nilai wajar ditentukan dengan cara yang dijelaskan dalam Catatan 30. Efek utang pada awalnya diukur pada nilai wajar ditambah dengan biaya transaksi. Selanjutnya, perubahan nilai tercatat pada efek utang tersebut sebagai akibat dari keuntungan dan kerugian selisih kurs, keuntungan atau kerugian penurunan nilai, dan pendapatan bunga yang dihitung dengan menggunakan metode suku bunga efektif, diakui dalam laba rugi. Jumlah yang diakui dalam laba rugi akan sama dengan jika efek utang ini diukur pada biaya perolehan diamortisasi. Semua perubahan lain dalam nilai tercatat dari efek utang diakui dalam penghasilan komprehensif lain dan diakumulasikan dalam cadangan revaluasi investasi. Jika efek utang ini dihentikan pengakuannya, keuntungan atau kerugian kumulatif yang sebelumnya diakui dalam penghasilan komprehensif lain akan direklasifikasi ke laba rugi.

Debt instruments classified as at FVTOCI

Debt securities held by the Bank are classified as at FVTOCI. Fair value is determined in the manner described in Note 30. The debt securities are initially measured at fair value plus transaction costs. Subsequently, changes in the carrying amount of these debt securities as a result of foreign exchange gains and losses, impairment gains or losses, and interest income calculated using the effective interest method are recognized in profit or loss. The amounts that are recognized in profit or loss are the same as the amounts that would have been recognized in profit or loss if these debt securities had been measured at amortized cost. All other changes in the carrying amount of these debt securities are recognized in other comprehensive income and accumulated under the heading of investments revaluation reserve. When these debt securities are derecognized, the cumulative gains or losses previously recognized in other comprehensive income are reclassified to profit or loss.

Aset keuangan pada FVTPL

Aset keuangan yang tidak memenuhi kriteria yang diukur pada biaya perolehan diamortisasi atau FVTOCI diukur pada FVTPL, khususnya instrumen utang yang tidak memenuhi kriteria biaya perolehan diamortisasi atau FVTOCI (di atas) diklasifikasi sebagai FVTPL. Sebagai tambahan, instrumen utang yang memenuhi kriteria biaya perolehan diamortisasi dan FVTOCI dapat ditetapkan sebagai FVTPL pada saat pengakuan awal apabila penetapan tersebut mengeliminasi atau mengurangi secara signifikan inkonsistensi pengukuran dan pengakuan (yang disebut “inkonsistensi akuntansi”) pengukuran dan pengakuan yang timbul dari pengukuran aset atau liabilitas atau pengakuan keuntungan dan kerugian dengan basis berbeda.

Financial assets at FVTPL

Financial assets that do not meet the criteria for being measured at amortized cost or FVTOCI are measured at FVTPL, specifically debt instruments that do not meet the amortized cost criteria or the FVTOCI criteria (above) are classified as at FVTPL. In addition, debt instruments that meet either the amortized cost criteria or the FVTOCI criteria may be designated as at FVTPL upon initial recognition if such designation eliminates or significantly reduces a measurement or recognition inconsistency (so called ‘accounting mismatch’) that would arise from measuring assets or liabilities or recognizing the gains and losses on them on different bases.

Aset keuangan pada FVTPL diukur pada nilai wajar pada setiap tanggal pelaporan. Keuntungan atau kerugian diakui dalam laba rugi termasuk dividen atau bunga yang diperoleh atas aset keuangan. Nilai wajar ditentukan dengan cara yang dijelaskan dalam Catatan 30.

Financial assets at FVTPL are measured at fair value at the end of each reporting period, with any fair value gains or losses recognized in profit or loss includes any dividend or interest earned on the financial asset. Fair value is determined in the manner described in Note 30.

Keuntungan dan kerugian kurs mata uang asing

Jumlah tercatat aset keuangan dalam mata uang asing ditentukan dalam mata uang tersebut dan dijabarkan dengan menggunakan kurs spot pada setiap tanggal pelaporan. Secara spesifik:

Foreign exchange gains and losses

The carrying amount of financial assets that are denominated in a foreign currency is determined in that foreign currency and translated at the spot rate at the end of each reporting period. Specifically:

- Untuk aset keuangan diukur pada biaya perolehan diamortisasi yang bukan merupakan bagian dari hubungan lindung nilai ditetapkan, selisih kurs diakui dalam laba rugi;

- for financial assets measured at amortized cost that are not part of a designated hedging relationship, exchange differences are recognized in profit or loss;

- Untuk instrumen utang diukur pada FVTOCI yang bukan merupakan bagian dari hubungan lindung nilai ditetapkan, selisih kurs atas biaya perolehan diamortisasi dari instrumen hutang diakui dalam laba rugi. Perbedaan nilai tukar lainnya diakui pada penghasilan komprehensif lain.

- Untuk aset keuangan diukur pada FVTPL yang bukan merupakan bagian dari hubungan lindung nilai ditetapkan, selisih kurs diakui dalam laba rugi.

Penurunan nilai aset keuangan

PSAK 109 memperkenalkan metode kerugian kredit ekspektasian (ECL) yang lebih melihat ke depan dalam mengukur penurunan nilai instrumen keuangan (*expected loss*). Setiap tanggal pelaporan, Bank menilai apakah risiko kredit atas instrumen keuangan telah meningkat secara signifikan sejak pengakuan awal menggunakan informasi *forward-looking* yang wajar dan terdukung (*reasonable and supportable information*). Bank mengukur penyisihan kerugian instrumen keuangan sejumlah kerugian kredit ekspektasian sepanjang umurnya atau 12 bulan sesuai dengan tingkat risiko kreditnya.

Peningkatan risiko kredit secara signifikan

Dalam menilai apakah risiko kredit pada instrumen keuangan telah meningkat secara signifikan sejak pengakuan awal, Bank membandingkan risiko gagal bayar yang terjadi pada instrumen keuangan pada tanggal pelaporan dengan risiko gagal bayar yang terjadi pada instrumen keuangan pada tanggal pengakuan awal. Dalam melakukan penilaian, Bank mempertimbangkan baik informasi kuantitatif maupun kualitatif yang wajar dan mendukung, termasuk pengalaman historis dan informasi bersifat perkiraan masa depan, yang tersedia tanpa biaya atau upaya berlebihan. Informasi masa depan yang dipertimbangkan mencakup prospek masa depan industri di mana debitur Bank beroperasi, yang diperoleh dari laporan ahli ekonomi, analis keuangan, badan pemerintah dan organisasi serupa lainnya, serta pertimbangan berbagai sumber eksternal aktual dan prakiraan informasi ekonomi yang terkait dengan operasi inti Bank.

- for debt instruments measured at FVTOCI that are not part of a designated hedging relationship, exchange differences on the amortized cost of the debt instrument are recognized in profit or loss. Other exchange differences are recognized in other comprehensive income.

- for financial assets measured at FVTPL that are not part of a designated hedging relationship, exchange differences are recognized in profit or loss.

Impairment of financial assets

PSAK 109 introduces the expected credit loss (ECL) method which is more forward looking at measuring impairment of financial instruments (expected loss). At each reporting date, the Bank assesses whether credit risk on financial instruments has increased significantly since initial recognition using reasonable and supportable information. The Bank measures the allowance for possible losses on financial instruments at the amount of expected credit losses throughout their life or 12 months in accordance with the level of credit risk.

Significant increase in credit risk

In assessing whether the credit risk on a financial instrument has increased significantly since initial recognition, the Bank compares the risk of a default occurring on the financial instrument as at the reporting date with the risk of a default occurring on the financial instrument as at the date of initial recognition. In making this assessment, the Bank considers both quantitative and qualitative information that is reasonable and supportable, including historical experience and forward-looking information that is available without undue cost or effort. Forward-looking information considered includes the future prospects of the industries in which the Bank's debtors operate, obtained from economic expert reports, financial analysts, government and other similar organizations, as well as consideration of various external sources of actual and forecast economic information that relate to the Bank core operations.

Jika informasi bersifat perkiraan masa depan (*forward-looking*) yang wajar dan terdukung tersedia tanpa biaya atau upaya berlebihan, Bank tidak bisa hanya bergantung pada informasi tunggakan dalam menentukan apakah risiko kredit telah meningkat secara signifikan sejak pengakuan awal. Akan tetapi, ketika informasi yang lebih bersifat perkiraan masa depan (*forward-looking*) daripada status tunggakan (baik secara individu maupun kolektif) tidak tersedia tanpa biaya atau upaya berlebihan, Bank dapat menggunakan informasi tunggakan yang dimaksud untuk menentukan apakah terdapat peningkatan risiko kredit secara signifikan sejak pengakuan awal.

If reasonable and supportable forward-looking information is available without undue cost or effort, the Bank cannot rely solely on delinquent information to determine whether credit risk has increased significantly since initial recognition. However, when information that is more forward-looking than the status of arrears (either individually or collectively) is not available without undue cost or effort, the Bank may use the arrears information referred to determine whether there is a significant increase in credit risk since the initial recognition.

Terlepas dari hasil penilaian di atas, Bank membuat praduga risiko kredit aset keuangan telah meningkat signifikan sejak pengakuan awal ketika risiko kredit debitur (CRR) adalah 8-2 atau lebih buruk.

Irrespective of the outcome of the above assessment, the Bank presumes that the credit risk on a financial asset has increased significantly since initial recognition when debtor's risk rating (CRR) is 8-2 or worse.

Meskipun demikian, Bank mengasumsikan bahwa risiko kredit pada instrumen keuangan tidak meningkat secara signifikan sejak pengakuan awal jika instrumen keuangan tersebut ditetapkan memiliki risiko kredit yang rendah pada tanggal pelaporan. Instrumen keuangan ditetapkan memiliki risiko kredit rendah jika:

Despite the foregoing, the Bank assumes that the credit risk on a financial instrument has not increased significantly since initial recognition if the financial instrument is determined to have low credit risk at the reporting date. A financial instrument is determined to have low credit risk if:

1. instrumen keuangan memiliki risiko gagal bayar yang rendah;
2. debitur memiliki kapasitas yang kuat untuk memenuhi kewajiban arus kas kontraktualnya dalam waktu dekat; dan
3. memburuknya kondisi ekonomi dan bisnis dalam jangka panjang dapat, tetapi tidak selalu, menurunkan kemampuan peminjam untuk memenuhi kewajiban arus kas kontraktualnya.

1. the financial instrument has a low risk of default;
2. the debtor has a strong capacity to meet its contractual cash flow obligations in the near term; and
3. adverse changes in economic and business conditions in the longer term may, but will not necessarily, reduce the ability of the borrower to fulfil its contractual cash flow obligations.

Bank menganggap aset keuangan memiliki risiko kredit rendah ketika aset memiliki peringkat kredit eksternal '*investment grade*' sesuai dengan definisi yang dipahami secara global atau jika peringkat eksternal tidak tersedia, aset tersebut memiliki peringkat internal '*performing*'. *Performing* berarti bahwa rekanan memiliki posisi keuangan yang kuat dan tidak ada jumlah yang tertunggak.

The Bank considers a financial asset to have low credit risk when the asset has external credit rating of investment grade in accordance with the globally understood definition or if an external rating is not available, the asset has an internal rating of performing. Performing means that the counterparty has a strong financial position and there is no past due amounts.

Bank secara teratur memantau efektivitas kriteria yang digunakan untuk mengidentifikasi apakah telah terjadi peningkatan risiko kredit yang signifikan dan merevisinya jika perlu untuk memastikan bahwa kriteria tersebut mampu mengidentifikasi peningkatan risiko kredit yang signifikan sebelum jumlahnya jatuh tempo.

The Bank regularly monitors the effectiveness of the criteria used to identify whether there has been a significant increase in credit risk and revises them as appropriate to ensure that the criteria are capable of identifying significant increase in credit risk before the amount becomes past due.

Definisi gagal bayar

Bank menerapkan definisi gagal bayar yang konsisten dengan definisi yang digunakan untuk tujuan manajemen risiko kredit internal untuk instrumen keuangan yang relevan dan mempertimbangkan indikator kualitatif (sebagai contoh: perjanjian keuangan) ketika keadaannya sesuai. Akan tetapi, terdapat praduga (*rebuttable presumption*) bahwa gagal bayar telah terjadi ketika aset keuangan selambat-lambatnya menunggak 90 hari, kecuali Bank memiliki informasi yang wajar dan terdukung untuk menunjukkan bahwa *lagging default criterion* lebih tepat digunakan. Definisi gagal bayar yang digunakan untuk tujuan ini diterapkan secara konsisten untuk seluruh instrumen keuangan kecuali informasi tersebut tersedia yang dapat menunjukkan definisi gagal bayar lain lebih tepat untuk instrumen keuangan tertentu.

Pengukuran risiko kredit berdasarkan risiko gagal bayar pada tanggal pelaporan dengan mempertimbangkan perubahan risiko gagal bayar yang terjadi selama umur instrumen keuangan.

Aset keuangan memburuk

Aset keuangan mengalami penurunan nilai kredit ketika satu atau lebih peristiwa yang memiliki dampak buruk pada estimasi arus kas masa depan dari aset keuangan tersebut telah terjadi. Bukti bahwa aset keuangan mengalami penurunan nilai termasuk data yang dapat diobservasi tentang peristiwa berikut:

- kesulitan keuangan signifikan yang dialami penerbit atau peminjam;
- pelanggaran kontrak, seperti peristiwa gagal bayar atau tunggakan;
- pihak pemberi pinjaman, untuk alasan ekonomik atau kontraktual sehubungan dengan kesulitan keuangan yang dialami pihak peminjam, telah memberikan konsesi pada pihak peminjam yang tidak mungkin diberikan jika pihak peminjam tidak mengalami kesulitan tersebut;
- terjadi kemungkinan bahwa pihak peminjam akan dinyatakan pailit atau melakukan reorganisasi keuangan lainnya;
- hilangnya pasar aktif untuk aset keuangan itu akibat kesulitan keuangan; atau
- pembelian atau penerbitan aset keuangan dengan diskon sangat besar yang mencerminkan kerugian kredit yang terjadi.

Definition of default

The Bank applies a definition of default that is consistent with the definition used for internal credit risk management purposes for the relevant financial instruments and considers qualitative indicators (for example: financial covenant) when appropriate. However, there is a rebuttable presumption that the default does not occur when financial assets are 90 days in arrears, unless the Bank has reasonable and supportable information to demonstrate that the lagging default criterion is more appropriate. The default definition used for this purpose is consistently applied to all financial instruments unless such information is available which may indicate a more appropriate definition of default for a particular financial instrument.

Credit risk measurement is based on default risk at the reporting date by considering changes in default risk that occur during the life of the financial instrument.

Credit-impaired financial assets

A financial asset is credit-impaired when one or more events that have a detrimental impact on the estimated future cash flows of that financial asset have occurred. Evidence that a financial asset is credit-impaired includes observable data about the following events:

- significant financial difficulty of the issuer or the borrower;
- a breach of contract, such as a default or past due event;
- the lender(s) of the borrower, for economic or contractual reasons relating to the borrower's financial difficulty, having granted to the borrower a concession(s) that the lender(s) would not otherwise consider;
- it is becoming probable that the borrower will enter bankruptcy or other financial reorganization;
- the disappearance of an active market for that financial asset because of financial difficulties; or
- the purchase or origination of a financial asset at a deep discount that reflects the incurred credit losses.

Kebijakan penghapusan

Hapus buku merupakan upaya penyelesaian atas aset keuangan yang tidak dapat ditagih. Hapus buku adalah tindakan administratif Bank untuk menghapusbukukan aset keuangan yang memiliki kualitas macet dan/atau telah dibentuk cadangan kerugian penurunan nilai sebesar 100% dari kewajiban debitur kepada Bank. Hapus buku aset keuangan dicatat pada rekening administratif (*off-balance sheet*). Aset keuangan yang dihapuskan dapat menjadi subjek aktivitas paksaan dalam prosedur pemulihan Bank, dengan mempertimbangkan nasihat hukum yang sesuai. Setiap pemulihan yang terjadi diakui dalam laba rugi.

Write-off policy

Write-off is an attempt to resolve uncollectible financial asset. Write-off is an administrative action of the Bank to write-off the financial asset with bad quality and/or financial asset with 100% allowance for impairment losses of the debtor's obligation to the Bank. Writen-off financial assets are recorded in off-balance sheet. Financial assets written off may still be subject to enforcement activities under the Bank's recovery procedures, taking into account legal advice where appropriate. Any recoveries made are recognized in profit or loss.

Pengukuran dan pengakuan atas kerugian kredit ekspektasian

Faktor pengukuran risiko kredit mengacu pada ketentuan Basel II yaitu *Probability of Default* (PD), *Loss Given Default* (LGD) dan *Exposure at Default* (EAD). Pengukuran risiko kredit ini merupakan estimasi berdasarkan pengalaman historis dengan mempertim-bangkan faktor makro ekonomi sebagai komponen *forward-looking/predictor*.

Measurement and recognition of expected credit losses

Credit risk measurement factors refer to Basel II provisions, Probability of Default (PD), Loss Given Default (LGD) and Exposure at Default (EAD). This credit risk measurement is an estimate based on historical experience by considering macroeconomic factors as a component of forward-looking/predictor.

Perhitungan cadangan kerugian kredit ekspektasian (ECL) dibagi menjadi 3, yaitu:

Calculation of expected credit loss (ECL) reserves is divided into 3 stages:

- *Stage 1*

  Dalam PSAK 109, Bank membukukan cadangan ECL untuk 12 bulan sejak hari pengakuan awal untuk *Stage 1*. Untuk periode selanjutnya, Bank terus memonitor apakah terdapat peningkatan risiko kredit yang signifikan dari pengakuan awal.

- Stage 1

  In PSAK 109, Bank records ECL reserves for 12 months from the day of initial recognition for Stage 1. For the next period, Bank continues to monitor whether there is a significant increase in credit risk from initial recognition.

- *Stage 2*

  Jika terdapat peningkatan risiko kredit yang signifikan, eksposur akan pindah ke *Stage 2* dimana pencadangan dibukukan berdasarkan ECL sepanjang umur eksposur. Sebaliknya, jika terdapat perbaikan yang signifikan pada kualitas kredit, eksposur akan pindah kembali ke *Stage 1.*

- Stage 2

  If there is a significant increase in credit risk, the exposure will move to Stage 2 where reserves are posted on the ECL basis throughout the lifetime of the exposure. Conversely, if there is a significant improvement in credit quality, the exposure will move back to Stage 1.

- *Stage 3*

  Eksposur pada *Stage 2* dapat pindah ke *Stage 3* jika terdapat bukti penurunan nilai yang obyektif (contohnya wanprestasi/ gagal bayar) yang teridentifikasi sejak pengakuan awal. Cadangan penurunan nilai pada *Stage 3* didasarkan pada ECL sepanjang umur eksposur. Eksposur yang dapat dipulihkan akan pindah ke *Stage 2* atau *Stage 1*.

- Stage 3

  Exposures on Stage 2 can move to Stage 3 if there is evidence of objective impairment (for example non-performance of contract/ default) identified from initial recognition. Allowance for impairment on Stage 3 is based on ECL for the life of the exposure. Recoverable exposures will move to Stage 2 or 1.

Untuk aset yang diukur pada biaya perolehan diamortisasi, saldo di laporan posisi keuangan mencerminkan aset bruto dikurangi kerugian kredit ekspektasian. Untuk instrumen utang dalam kategori FVTOCI, saldo di laporan posisi keuangan mencerminkan nilai wajar dari instrumen, dengan cadangan kerugian kredit ekspektasian dibukukan terpisah sebagai cadangan pada penghasilan komprehensif lain. Untuk komitmen pinjaman yang belum digunakan, kerugian kredit ekspektasian merupakan nilai kini dari perbedaan antara arus kas kontraktual yang menjadi hak Bank jika pemegang komitmen pinjaman menggunakan pinjaman, dan arus kas yang diharapkan diterima oleh Bank jika pinjaman digunakan. Kerugian kredit ekspektasian atas komitmen dan kontinjensi diakui pada liabilitas lain-lain.

For assets measured at amortized cost, the balance in the statement of financial position reflects gross assets less expected credit losses. For debt instruments in the FVTOCI category, the balance in the statement of financial position reflects the fair value of the instrument, with expected credit loss reserves recorded separately as reserves for other comprehensive income. For undrawn loan commitments, the expected credit loss is the present value of the difference between the contractual cash flows that are due to the Bank if the holder of the loan commitment draws down the loan, and the cash flows that the Bank expects to receive if the loan is drawn down. Expected credit loss for commitments and contingencies are recognized in other liabilities.

Sejak 1 January 2024, Bank memperhitungkan ECL untuk fasilitas pinjaman yang *uncommitted.*

Since January 1, 2024, Bank has calculated ECL for uncommitted loan facility.

Penghentian pengakuan aset keuangan

Derecognition of financial assets

Bank menghentikan pengakuan aset keuangan jika dan hanya jika hak kontraktual atas arus kas yang berasal dari aset keuangan berakhir, atau Bank mentransfer aset keuangan dan secara substansial mentransfer seluruh risiko dan manfaat atas kepemilikan aset kepada entitas lain. Jika Bank tidak mentransfer serta tidak memiliki secara substansial seluruh risiko dan manfaat kepemilikan serta masih mengendalikan aset yang ditransfer, maka Bank mengakui keterlibatan berkelanjutan atas aset yang ditransfer dan liabilitas terkait sebesar jumlah yang mungkin harus dibayar. Jika Bank memiliki secara substansial seluruh risiko dan manfaat kepemilikan aset keuangan yang ditransfer, Bank masih mengakui aset keuangan dan juga mengakui pinjaman yang dijamin sebesar pinjaman yang diterima.

The Bank derecognizes a financial asset only when the contractual rights to the cash flows from the asset expire, or it transfers the financial asset and substantially all the risks and rewards of ownership of the asset to another entity. If the Bank neither transfers nor retains substantially all the risks and rewards of ownership and continues to control the transferred asset, the Bank recognizes its retained interest in the asset and an associated liability for amounts it may have to pay. If the Bank retains substantially all the risks and rewards of ownership of a transferred financial asset, the Bank continues to recognize the financial asset and also recognizes a collateralized borrowing for the proceeds received.

Pada penghentian pengakuan aset keuangan yang diukur pada biaya perolehan diamortisasi, perbedaan antara nilai tercatat aset dan jumlah imbalan yang diterima dan piutang diakui dalam laba rugi. Selain itu, pada penghentian pengakuan investasi dalam instrumen utang yang diklasifikasikan sebagai FVTOCI, keuntungan atau kerugian kumulatif yang sebelumnya diakumulasi dalam cadangan revaluasi investasi, direklasifikasi ke laba rugi. Sebaliknya, pada penghentian pengakuan investasi dalam instrumen ekuitas yang telah dipilih Bank pada pengakuan awal untuk diukur di FVTOCI, keuntungan atau kerugian kumulatif yang sebelumnya diakumulasi dalam cadangan revaluasi investasi tidak direklasifikasi ke laba rugi, tetapi dipindahkan ke saldo laba.

On derecognition of a financial asset measured at amortized cost, the difference between the asset's carrying amount and the sum of the consideration received and receivable is recognized in profit or loss. In addition, on derecognition of an investment in a debt instrument classified as at FVTOCI, the cumulative gain or loss previously accumulated in the investment revaluation reserve is reclassified to profit or loss. In contrast, on derecognition of an investment in an equity instrument which the Bank has elected on initial recognition to measure at FVTOCI, the cumulative gain or loss previously accumulated in the investment revaluation reserve is not reclassified to profit or loss, but is transferred to retained earnings.

f. Liabilitas Keuangan dan Instrumen Ekuitas

Liabilitas keuangan awalnya diukur sebesar nilai wajarnya. Biaya transaksi yang dapat diatribusikan secara langsung dengan perolehan atau penerbitan liabilitas keuangan (selain liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi) ditambahkan atau dikurangkan dari nilai wajar liabilitas keuangan, yang sesuai, pada pengakuan awal. Biaya transaksi yang dapat diatribusikan secara langsung dengan perolehan liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi langsung diakui dalam laba rugi.

Liabilitas keuangan

Liabilitas keuangan diklasifikasikan sebagai FVTPL atau pada biaya perolehan diamortisasi menggunakan suku bunga efektif.

Liabilitas keuangan yang diukur pada Nilai Wajar melalui Laba Rugi (FVTPL)

Liabilitas keuangan diklasifikasikan sebagai FVTPL pada saat liabilitas keuangan baik dimiliki untuk diperdagangkan atau ditetapkan pada FVTPL.

Liabilitas keuangan dimiliki untuk diperdagangkan jika:

- diperoleh terutama untuk tujuan dibeli kembali dalam waktu dekat; atau
- pada pengakuan awal merupakan bagian dari portofolio instrumen keuangan tertentu yang dikelola bersama dan terdapat bukti mengenai pola ambil untung dalam jangka pendek aktual terkini; atau
- merupakan derivatif yang tidak ditetapkan dan tidak efektif sebagai instrumen lindung nilai.

Liabilitas keuangan selain liabilitas keuangan yang diperdagangkan dapat ditetapkan sebagai FVTPL pada saat pengakuan awal, jika:

- penetapan tersebut mengeliminasi atau mengurangi secara signifikan ketidak-konsistenan pengukuran dan pengakuan yang dapat timbul; atau
- liabilitas keuangan membentuk bagian dari kelompok aset keuangan, liabilitas keuangan atau keduanya dikelola dan kinerjanya dievaluasi berdasarkan nilai wajar, sesuai dengan manajemen risiko atau strategi investasi yang didokumentasikan dan informasi tentang kelompok tersebut disediakan secara internal.

f. Financial Liabilities and Equity Instruments

Financial liabilities are initially measured at fair value. Transaction costs that are directly attributable to the acquisition or issue of financial liabilities (other than financial liabilities at fair value through profit or loss) are added to or deducted from the fair value of the financial liabilities, as appropriate, on initial recognition. Transaction costs directly attributable to the acquisition of financial liabilities at fair value through profit or loss are recognized immediately in profit or loss.

Financial liabilities

Financial liabilities are classified as either financial liabilities at FVTPL or at amortized cost using the effective interest method.

Financial liabilities at FVTPL

Financial liabilities are classified as at FVTPL when the financial liability is either held for trading or it is designated as at FVTPL.

A financial liability is classified as held for trading if:

- it has been acquired principally for the purpose of repurchasing in the near term; or
- on initial recognition it is part of an identified portfolio of financial instruments that the entity manages together and has a recent actual pattern of short-term profit-taking; or
- it is a derivative that is not designated and effective as a hedging instrument.

A financial liability other than a financial liability held for trading may be designated as at FVTPL upon initial recognition, if:

- such designation eliminates or significantly reduces an inconsistent measurement or recognition that would otherwise arise; or
- the financial liability forms part of a group of financial assets or financial liabilities or both which is managed and its performance is evaluated on a fair value basis in accordance with a documented risk management or investment strategy, and information about the grouping is provided internally on that basis.

- liabilitas keuangan merupakan bagian kontrak yang mengandung satu atau lebih derivatif melekat, dan PSAK 239 atau PSAK 109 mengizinkan seluruh kontrak gabungan (aset atau liabilitas) ditetapkan sebagai FVTPL.

Pengukuran selanjutnya liabilitas keuangan pada FVTPL

Liabilitas keuangan pada FVTPL diukur pada nilai wajar, dengan keuntungan atau kerugian yang timbul atas perubahan nilai wajar diakui dalam laporan laba rugi sepanjang hal tersebut tidak menjadi bagian dari hubungan lindung nilai yang ditentukan (lihat kebijakan akuntansi lindung nilai). Keuntungan atau kerugian bersih yang diakui dalam laba rugi menggabungkan setiap bunga yang dibayarkan atas liabilitas keuangan dan termasuk dalam bagian "keuntungan dan kerugian lain-lain" dalam laporan laba rugi.

Namun, untuk liabilitas keuangan yang ditetapkan pada FVTPL, jumlah perubahan nilai wajar liabilitas keuangan yang dapat diatribusikan pada perubahan risiko kredit liabilitas diakui dalam penghasilan komprehensif lain, kecuali jika pengakuan dampak risiko kredit di penghasilan komprehensif lain akan menciptakan atau memperbesar inkonsistensi akuntansi dalam laba rugi. Sisa perubahan dari nilai wajar atas liabilitas diakui dalam laba rugi. Perubahan nilai wajar yang dapat diatribusikan pada risiko kredit liabilitas keuangan yang diakui dalam penghasilan komprehensif lain tidak akan direklasifikasi ke laba rugi; sebaliknya, perubahan tersebut dipindahkan ke saldo laba pada saat penghentian pengakuan liabilitas keuangan.

Liabilitas keuangan pada biaya perolehan diamortisasi

Liabilitas keuangan yang bukan merupakan 1) imbalan kontinjen dari pihak pengakuisisi dalam kombinasi bisnis, 2) dimiliki untuk diperdagangkan, atau 3) ditetapkan sebagai FVTPL, selanjutnya diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif.

- the financial liability forms part of a contract containing one or more embedded derivatives, and PSAK 239 or PSAK 109 permits the entire combined contract (asset or liability) to be designated as at FVTPL.

Subsequent measurement of financial liabilities at FVTPL

Financial liabilities at FVTPL are measured at fair value, with any gains or losses arising on changes in fair value recognized in profit or loss to the extent that they are not part of a designated hedging relationship (see hedge accounting policy). The net gain or loss recognized in profit or loss incorporates any interest paid on the financial liability and is included in the "other gains and losses" line item in profit or loss.

However, for financial liabilities that are designated as at FVTPL, the amount of change in the fair value of the financial liability that is attributable to changes in the credit risk of that liability is recognized in other comprehensive income, unless the recognition of the effects of changes in the liability's credit risk in other comprehensive income would create or enlarge an accounting mismatch in profit or loss. The remaining amount of change in the fair value of liability is recognized in profit or loss. Changes in fair value attributable to a financial liability's credit risk that are recognized in other comprehensive income are not subsequently reclassified to profit or loss; instead, they are transferred to retained earnings upon derecognition of the financial liability.

Financial liabilities at amortized cost

Financial liabilities that are not 1) contingent consideration of an acquirer in a business combination, 2) held-for-trading, or 3) designated as at FVTPL, are subsequently measured at amortized cost using the effective interest method.

Metode suku bunga efektif

Metode suku bunga efektif adalah metode yang digunakan untuk menghitung biaya perolehan diamortisasi dari liabilitas keuangan dan metode untuk mengalokasikan biaya bunga selama periode yang relevan. Suku bunga efektif adalah suku bunga yang secara tepat mendiskontokan estimasi pembayaran kas masa depan (mencakup seluruh komisi dan bentuk lain yang dibayarkan dan diterima yang merupakan bagian yang tak terpisahkan dari suku bunga efektif, biaya transaksi dan premium dan diskonto lainnya) selama perkiraan umur liabilitas keuangan, atau (jika lebih tepat) digunakan periode yang lebih singkat untuk memperoleh nilai tercatat bersih pada saat pengakuan awal.

Effective interest method

The effective interest method is a method of calculating the amortized cost of a financial liability and of allocating interest expense over the relevant period. The effective interest rate is the rate that exactly discounts estimated future cash payments (including all fees and points paid or received that form an integral part of the effective interest rate, transaction costs and other premiums or discounts) through the expected life of the financial liability, or (where appropriate) a shorter period to the net carrying amount on initial recognition.

Keuntungan dan kerugian kurs mata uang asing

Untuk liabilitas keuangan dalam mata uang asing dan diukur pada biaya perolehan diamortisasi pada setiap tanggal pelaporan, keuntungan atau kerugian kurs mata uang asing ditentukan berdasarkan biaya perolehan diamortisasi dari instrumen. Keuntungan atau kerugian kurs mata uang asing diakui dalam laba rugi untuk liabilitas keuangan.

Nilai wajar liabilitas keuangan dalam mata uang asing ditentukan dalam mata uang asing tersebut dan dijabarkan pada kurs yang berlaku pada akhir periode pelaporan. Untuk liabilitas keuangan yang diukur pada FVTPL, komponen nilai tukar mata uang asing merupakan bagian dari keuntungan atau kerugian nilai wajar dan diakui dalam laba rugi.

Foreign exchange gains and losses

For financial liabilities that are denominated in a foreign currency and are measured at amortized cost as at each reporting date, the foreign exchange gains and losses are determined based on the amortized cost of the instruments. These foreign exchange gains and losses are recognized in profit or loss.

The fair value of financial liabilities denominated in a foreign currency is determined in that foreign currency and translated at the spot rate at the end of the reporting period. For financial liabilities that are measured as at FVTPL, the foreign exchange component forms part of the fair value gains or losses and is recognized in profit or loss.

Penghentian pengakuan liabilitas keuangan

Bank menghentikan pengakuan liabilitas keuangan, jika dan hanya jika, liabilitas Bank telah dilepaskan, dibatalkan atau kadaluarsa. Selisih antara jumlah tercatat liabilitas keuangan yang dihentikan pengakuannya dan imbalan yang dibayarkan dan utang diakui dalam laba rugi.

Derecognition of financial liabilities

The Bank derecognizes financial liabilities when, and only when, the Bank's obligations are discharged, cancelled or expired. The difference between the carrying amount of the financial liability derecognized and the consideration paid and payable is recognized in profit or loss.

g. Reklasifikasi Instrumen Keuangan

Jika model bisnis dimana Bank memiliki aset keuangan berubah, maka aset keuangan yang terkena dampak direklasifikasi. Persyaratan klasifikasi dan pengukuran terkait kategori baru tersebut berlaku secara prospektif sejak hari pertama periode pelaporan pertama mengikuti perubahan model bisnis yang mengakibatkan reklasifikasi aset keuangan Bank.

g. Reclassifications of Financial Assets

If the business model under which the Bank holds financial assets changes, the financial assets affected are reclassified. The classification and measurement requirements related to the new category apply prospectively from the first day of the first reporting period following the change in business model that results in reclassifying the Bank's financial assets.

Reklasifikasi liabilitas keuangan

Bank tidak diperkenankan untuk mereklasifikasi liabilitas keuangan dari atau ke kelompok liabilitas keuangan FVTPL.

h. Garansi Keuangan, *Letter of Credit,* dan Komitmen Pinjaman

Nilai nominal kontrak garansi keuangan, *letter of credit* dan komitmen pinjaman, di mana pinjaman yang disetujui diberikan berdasarkan persyaratan pasar, tidak dicatat dalam laporan posisi keuangan. Kontrak seperti ini berada dalam ruang lingkup persyaratan kerugian kredit ekspektasian.

i. Saling Hapus Antara Aset Keuangan dan Liabilitas Keuangan

Aset keuangan dan liabilitas keuangan disalinghapuskan dan nilai netonya disajikan dalam laporan posisi keuangan jika Bank tersebut memiliki hak yang dapat dipaksakan secara hukum untuk melakukan saling hapus atas jumlah yang telah diakui; dan berintensi untuk menyelesaikan secara neto atau untuk merealisasikan aset dan menyelesaikan liabilitasnya secara simultan. Hak saling hapus dapat ada pada saat ini dari pada bersifat kontinjen atas terjadinya suatu peristiwa di masa depan dan harus dieksekusi oleh pihak lawan, baik dalam situasi bisnis normal dan dalam peristiwa gagal bayar, peristiwa kepailitan atau kebangkrutan.

j. Nilai Wajar

Nilai wajar adalah harga yang akan diterima untuk menjual suatu aset atau harga yang akan dibayar untuk mengalihkan suatu liabilitas dalam transaksi teratur antara pelaku pasar pada tanggal pengukuran tanpa memperhatikan apakah harga tersebut dapat diobservasi secara langsung atau diestimasi menggunakan teknik penilaian lain. Dalam mengukur nilai wajar atas suatu aset atau liabilitas pada tanggal pengukuran, Bank memperhitungkan karakteristik suatu aset atau liabilitas jika pelaku pasar akan memperhitungkan karakteristik tersebut ketika menentukan harga aset atau liabilitas pada tanggal pengukuran.

Reclassification of financial liabilities

The Bank is not allowed to reclassify any financial liabilities from or to a group of FVTPL financial liabilities.

h. Financial Guarantee, Letter of Credit, and Loan Commitments

The nominal contractual value of financial guarantees, letter of credit and loan commitments, where the loan agreed to be provided is on market terms, are not recorded in the statement of financial position. These contracts are in the scope of the expected credit loss requirements.

i. Netting of Financial Assets and Financial Liabilities

Financial assets and financial liabilities are offset and the net amount presented in the statement of financial position when the Bank has a legally enforceable right to set-off the recognized amounts; and intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously. A right to set-off must be available today rather than being contingent on a future event and must be exercisable by any of the counterparties, both in the normal course of business and in the event of default, insolvency or bankruptcy.

j. Fair Value

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date, regardless of whether that price is directly observable or estimated using another valuation technique. In estimating the fair value of an asset or a liability, the Bank takes into account the characteristics of the asset or a liability if market participants would take those characteristics into account when pricing the asset or liability at the measurement date.

Dalam rangka konsistensi dan perbandingan dalam pengukuran nilai wajar dan pengungkapan terkait, Bank melakukan pengukuran nilai wajar atas instrumen keuangan yang dimiliki dengan hierarki berikut:

- Pengukuran nilai wajar *level* 1 adalah yang berasal dari harga kuotasian (tanpa penyesuaian) di pasar aktif untuk aset atau liabilitas yang identik; dimana Bank dapat mengakses pada tanggal pengukuran;
- Pengukuran nilai wajar *level* 2 adalah yang berasal dari input selain harga kuotasian yang termasuk dalam level 1 yang dapat diobservasi untuk aset atau liabilitas, baik secara langsung (misalnya harga) atau secara tidak langsung (misalnya berasal dari harga); dan
- Pengukuran nilai wajar *level* 3 adalah yang berasal dari teknik penilaian yang mencakup input untuk aset atau liabilitas yang bukan berdasarkan data pasar yang dapat diobservasi (input yang tidak dapat diobservasi).

In order to increase consistency and comparability in fair value measurements and related disclosures, the Bank measures the fair value of the financial instruments held based on the following hierarchy:

- Level 1 fair value measurements are those derived from quoted prices (unadjusted) in active markets for identical assets or liabilities; that the Bank can access at the measurement date;
- Level 2 fair value measurements are those derived from inputs other than quoted prices included within Level 1 that are observable for the assets or liability, either directly (i.e. as prices) or indirectly (i.e. derived from prices); and
- Level 3 fair value measurements are those derived from valuation techniques that include inputs for the asset or liability that are not based on observable market data (unobservable inputs).

k. Giro pada Bank Indonesia dan Bank Lain

Giro pada Bank Indonesia dan bank lain diklasifikasikan dalam kategori biaya perolehan diamortisasi.

Pengakuan, pengukuran awal, pengukuran setelah pengakuan awal, reklasifikasi, penentuan nilai wajar, penurunan nilai dan penghentian pengakuan giro pada Bank Indonesia dan bank lain dibahas pada Catatan 3e, 3g dan 3j.

k. Demand Deposits with Bank Indonesia and Other Banks

Demand deposits with Bank Indonesia and other banks are classified as amortized cost.

Recognition, initial measurement, subsequent measurement, reclassification, fair value measurement, impairment and derecognition of demand deposits with Bank Indonesia and other banks are discussed in Notes 3e, 3g and 3j.

l. Penempatan pada Bank Indonesia dan Bank Lain

Penempatan pada Bank Indonesia dan bank lain diklasifikasikan dalam kategori biaya perolehan diamortisasi.

Pengakuan, pengukuran awal, pengukuran setelah pengakuan awal, reklasifikasi, penentuan nilai wajar, penurunan nilai dan penghentian pengakuan penempatan pada Bank Indonesia dan bank lain dibahas pada Catatan 3e, 3g dan 3j.

l. Placements with Bank Indonesia and Other Banks

Placements with Bank Indonesia and other banks are classified as amortized cost.

Recognition, initial measurement, subsequent measurement, reclassification, fair value measurement, impairment and derecognition of placements with Bank Indonesia and other banks are discussed in Notes 3e, 3g and 3j.

m. Efek-efek

Efek-efek yang diukur pada biaya perolehan diamortisasi, setelah pengakuan awal, diamortisasi dengan menggunakan suku bunga efektif.

m. Securities

After initial recognition, the securities measured at amortized cost are amortized using the effective interest rate.

Sementara efek yang diklasifikasikan sebagai FVTOCI diukur pada nilai wajar setelah pengakuan awal, dimana keuntungan dan kerugian yang belum direalisasi atas perubahan nilai wajar akan diakui sebagai penghasilan komprehensif lain. Pada saat penghentian pengakuan, akumulasi laba/rugi yang belum direalisasi serta cadangan kerugian ekspektasian yang dibentuk diakui ke laba rugi.

While securities classified as FVTOCI are measured at fair value after initial recognition, where unrealized gains and losses on changes in fair value will be recognized as other comprehensive income. At the time of derecognition, the accumulated unrealized gain/loss and expected credit loss reserve that have been created are recognized in profit or loss.

Untuk efek yang diklasifikasikan sebagai FVTPL, setelah pengakuan awal akan diukur pada nilai wajar dimana keuntungan dan kerugian yang belum direalisasi atas perubahan nilai wajar langsung diakui ke laba rugi.

For securities classified as FVTPL, after initial recognition will be measured at fair value where unrealized gains and losses on changes in fair value are recognized immediately in profit or loss.

Pengakuan, pengukuran awal, pengukuran setelah pengakuan awal, reklasifikasi, penentuan nilai wajar, penurunan nilai dan penghentian pengakuan efek-efek dibahas pada Catatan 3e, 3g dan 3j.

Recognition, initial measurement, subsequent measurement, reclassification, fair value measurement, impairment and derecognition of securities are discussed in Notes 3e, 3g and 3j.

n. Tagihan dan Utang Akseptasi

n. Acceptance Receivables and Payables

Tagihan akseptasi diklasifikasikan dalam kategori biaya perolehan diamortisasi.

Acceptance receivables are classified as amortized cost.

Utang akseptasi dikategorikan sebagai liabilitas keuangan diukur pada biaya perolehan diamortisasi.

Acceptance payables are classified as financial liabilities at amortized cost.

Pengakuan, pengukuran awal, pengukuran setelah pengakuan awal, reklasifikasi, penentuan nilai wajar, penurunan nilai dan penghentian pengakuan tagihan dan utang akseptasi dibahas pada Catatan 3e, 3f, 3g dan 3j.

Recognition, initial measurement, subsequent measurement, reclassification, fair value measurement, impairment and derecognition of acceptances receivable and payable are discussed in Notes 3e, 3f, 3g and 3j.

o. Instrumen Derivatif

o. Derivative Instruments

Tagihan dan utang derivatif diklasifikasikan dalam kategori diukur pada nilai wajar melalui laba rugi (FVTPL).

Derivative receivables and liabilities are classified as fair value through profit or loss (FVTPL).

Bank melakukan berbagai kontrak instrumen keuangan derivatif untuk mengelola eksposur atas risiko suku bunga dan risiko perubahan nilai tukar mata uang asing mengunakan kontrak valuta berjangka dan swap suku bunga. Penggunaan derivatif lebih rinci diungkapkan pada Catatan 7.

The Bank enters into a variety of derivative financial instruments to manage its exposure to interest rate and foreign exchange rate risks, using foreign exchange forward contracts and interest rate swaps. Further details on the use of derivatives are disclosed in Note 7.

Derivatif awalnya diakui pada nilai wajar pada tanggal kontrak dilakukan dan selanjutnya diukur kembali pada nilai wajarnya pada setiap akhir periode pelaporan. Dampak keuntungan atau kerugian diakui segera di laba rugi kecuali jika derivatif ditetapkan dan efektif sebagai instrumen lindung nilai di mana saat pengakuan di laba rugi bergantung pada sifat dari hubungan lindung nilai.

Derivatives are initially recognized at fair value at the date the derivative contracts are entered into and are subsequently remeasured to their fair values at the end of each reporting period. The resulting gain or loss is recognized in profit or loss immediately unless the derivative is designated and effective as hedging instrument in which event the timing of the recognition in profit or loss depends on the nature of the hedge relationship.

Derivatif dengan nilai wajar positif diakui sebagai aset keuangan sedangkan derivatif dengan nilai wajar negatif diakui sebagai liabilitas keuangan. Derivatif tidak saling hapus dalam laporan keuangan kecuali Bank memiliki hak yang memiliki kekuatan hukum dan intensi untuk saling hapus.

A derivative with a positive fair value is recognized as a financial asset whereas a derivative with a negative fair value is recognized as a financial liability. Derivatives are not offset in the financial statements unless the Bank has both a legally enforceable right and intention to offset.

Derivatif yang melekat

Derivatif melekat merupakan komponen dari kontrak hibrida yang juga termasuk kontrak nonderivatif induk dengan dampak arus kas dari instrumen gabungan bervariasi dengan cara yang mirip dengan derivatif yang berdiri sendiri.

Derivatif yang melekat pada kontrak hibrida dengan aset keuangan utama dalam ruang lingkup PSAK 109 tidak dipisahkan. Seluruh kontrak hibrida diklasifikasikan dan selanjutnya diukur sebagai biaya perolehan diamortisasi atau nilai wajar yang sesuai.

Embedded derivatives

An embedded derivative is a component of a hybrid contract that also includes a non-derivative host – with the effect that some of the cash flows of the combined instrument vary in a way similar to a stand-alone derivative.

Derivatives embedded in hybrid contracts with a financial asset host within the scope of PSAK 109 are not separated. The entire hybrid contract is classified and subsequently measured as either amortized cost or fair value as appropriate

p. Kredit

Kredit diklasifikasikan dalam kategori biaya perolehan diamortisasi atau diukur pada nilai wajar melalui laba rugi (FVTPL).

Pengakuan, pengukuran awal, pengukuran setelah pengakuan awal, reklasifikasi, penentuan nilai wajar, penurunan nilai dan penghentian pengakuan kredit dibahas pada Catatan 3e, 3g dan 3j.

p. Loans

Loans are classified as amortized cost or fair value through profit or loss (FVTPL).

Recognition, initial measurement, subsequent measurement, reclassification, fair value measurement, impairment and derecognition of loans are discussed in Notes 3e, 3g and 3j.

q. Modifikasi aset keuangan

Jika persyaratan aset keuangan dimodifikasi, Bank mengevaluasi apakah arus kas dari aset yang dimodifikasi secara substansial berbeda. Jika arus kas berbeda secara substansial, hak kontraktual atas arus kas dari aset keuangan original dianggap telah kedaluwarsa. Dalam kasus ini, aset keuangan original dihentikan pengakuannya dan aset keuangan baru diakui pada nilai wajar.

Jika arus kas dari aset yang dimodifikasi dicatat pada biaya perolehan amortisasi tidak jauh berbeda, maka modifikasi tersebut tidak mengakibatkan penghentian pengakuan aset keuangan tersebut. Dalam hal ini, Bank menghitung ulang nilai tercatat bruto aset keuangan dan mengakui jumlah yang timbul dari penyesuaian jumlah tercatat bruto sebagai modifikasi keuntungan atau kerugian dalam laba rugi. Jika modifikasi tersebut dilakukan karena peminjam mengalami kesulitan keuangan (Catatan 3e), maka keuntungan atau kerugian disajikan bersama dengan kerugian penurunan nilai. Dalam kasus lain, ini disajikan sebagai pendapatan bunga.

q. Financial asset modification

If the terms of financial asset are modified, the Bank evaluates whether the cash flows of the modified asset are substantially different. If the cash flows are substantially different, then the contractual rights to cash flow from the original financial asset are deemed to have expired. In this case, the original financial asset is derecognized and a new financial asset is recognized at fair value.

If the cash flows of the modified asset carried at amortized cost are not substantially different, then the modification does not result in derecognition of the financial asset. In this case, the Bank recalculates the gross carrying amount of the financial asset and recognizes the amount arising from adjusting the gross carrying amount as a modification gain or loss in profit or loss. If such a modification is carried out because of financial difficulties of the borrower (Note 3e), then the gain or loss is presented together with impairment losses. In other cases, it is presented as interest income.

r. Simpanan

Simpanan diklasifikasikan dalam kategori liabilitas keuangan diukur pada biaya perolehan diamortisasi.

Pengakuan, pengukuran awal, pengukuran setelah pengakuan awal, penentuan nilai wajar dan penghentian pengakuan simpanan dibahas pada Catatan 3f dan 3j.

r. Deposits

Deposits are classified as financial liabilities at amortized costs.

Recognition, initial measurement, subsequent measurement, fair value and derecognition of deposits are discussed in Notes 3f and 3j.

s. Simpanan dari Bank Lain

Simpanan dari bank lain diklasifikasikan dalam kategori liabilitas keuangan diukur pada biaya perolehan diamortisasi.

Pengakuan, pengukuran awal, pengukuran setelah pengakuan awal, penentuan nilai wajar dan penghentian pengakuan simpanan dari bank lain dibahas pada Catatan 3f dan 3j.

s. Deposits from Other Banks

Deposits from other banks are classified as financial liabilities at amortized costs.

Recognition, initial measurement, subsequent measurement, fair value and derecognition of deposits from other banks are discussed in Notes 3f and 3j.

t. Pengakuan Pendapatan dan Beban Bunga

Pendapatan dan beban bunga diakui secara akrual menggunakan metode suku bunga efektif (Catatan 3e dan 3f).

Penerimaan yang berhubungan dengan kredit yang mengalami penurunan nilai langsung mengurangi nilai tercatat kredit. Pendapatan bunga atas aset keuangan yang mengalami penurunan nilai pada periode berjalan diakui atas dasar suku bunga yang digunakan untuk mendiskonto arus kas masa datang dalam pengukuran kerugian penurunan nilai. Suku bunga tersebut diterapkan terhadap nilai kredit setelah memperhitungkan penurunan nilai.

Pendapatan dan beban bunga yang diakui dalam laporan keuangan termasuk:

- Bunga pada aset dan liabilitas keuangan pada biaya perolehan diamortisasi yang dihitung menggunakan suku bunga efektif.

- Bunga pada instrumen sekuritas investasi pada nilai wajar melalui penghasilan komprehensif lain dihitung menggunakan suku bunga efektif.

Bunga dari liabilitas keuangan, diakui sebagai beban pada laporan laba rugi dan penghasilan komprehensif lain.

Pendapatan dan beban bunga yang diakui dalam laporan keuangan adalah bunga pada aset dan liabilitas keuangan pada biaya perolehan diamortisasi yang dihitung menggunakan suku bunga efektif.

t. Recognition of Interest Revenues and Expenses

Interest income and expenses are recognized on an accrual basis using the effective interest method (Note 3e and 3f).

Revenues related to impaired loans directly reduces the carrying amount of the loan. Interest income on impaired financial assets in the current period is recognized on the basis of the interest rate used for discounting future cash flows in the measurement of impairment losses. The interest rates are applied to the loan amounts net of impairment losses.

Interest income and expense recognized in the financial statements includes:

- Interest on financial assets and liabilities measured at amortized costs using the effective interest method.

- Interest on fair value through other comprehensive income financial assets is computed using the effective interest method.

Interest from financial liabilities is recognized as an expense in the statement of profit or loss and other comprehensive income.

Interest income and expense recognized in the financial statement is interest on financial assets and liabilities measured at amortized costs using the effective interest method.

u. Pengakuan Pendapatan dan Beban Provisi dan Komisi

Pendapatan provisi dan komisi yang berkaitan langsung dengan kegiatan perkreditan atau jangka waktu tertentu yang jumlahnya signifikan ditangguhkan dan diamortisasi sesuai dengan jangka waktunya dengan menggunakan metode suku bunga efektif. Untuk kredit yang dilunasi sebelum jatuh temponya, saldo pendapatan provisi dan/atau komisi yang ditangguhkan, diakui pada saat kredit dilunasi.

Provisi dan komisi yang tidak berkaitan dengan kegiatan perkreditan atau pinjaman dan jangka waktu tertentu atau nilainya tidak material menurut Bank diakui sebagai pendapatan atau beban pada saat terjadinya transaksi.

u. Recognition of Revenues and Expenses on Commissions and Fees

Commissions and fees income related to loan activities or specific terms and with significant amounts are treated as deferred transaction cost which directly attributable to the financial instruments and amortized over the periods of the related financial instruments using the effective interest rate method. For loans settled prior to maturity date, the balances of deferred fee or commission are recognized as income at loan settlement date.

Commissions and fees, which are not related to loan activities and terms of the loan or whose amount is not material according the Bank are recognized as revenues or expenses at the time the transactions are made.

v. Sewa

Bank menilai apakah sebuah kontrak mengandung sewa, pada tanggal insepsi kontrak. Bank mengakui aset hak-guna dan liabilitas sewa terkait sehubungan dengan seluruh kesepakatan sewa di mana Bank merupakan penyewa, kecuali untuk sewa jangka-pendek (yang didefinisikan sebagai sewa yang memiliki masa sewa 12 bulan atau kurang) dan sewa yang aset pendasarnya bernilai-rendah. Untuk sewa-sewa tersebut, Bank mengakui pembayaran sewa sebagai beban operasi secara garis lurus selama masa sewa kecuali dasar sistematis lainnya lebih merepresentasikan pola konsumsi manfaat penyewa dari aset sewa.

Liabilitas sewa awalnya diukur pada nilai kini pembayaran sewa masa depan yang belum dibayarkan pada tanggal permulaan, yang didiskontokan menggunakan suku bunga implisit dalam sewa. Jika suku bunga ini tidak dapat ditentukan, Bank menggunakan suku bunga pinjaman inkremental.

Pembayaran sewa yang diperhitungkan dalam pengukuran liabilitas sewa terdiri atas:

- Pembayaran tetap (termasuk pembayaran tetap secara-substansi), dikurangai insentif sewa;
- Pembayaran sewa variabel yang bergantung pada indeks atau suku bunga yang pada awalnya diukur dengan menggunakan indeks atau suku bunga pada tanggal permulaan;
- Jumlah yang diperkirakan akan dibayarkan oleh penyewa dalam jaminan nilai residual;

v. Lease

The Bank assesses whether a contract is or contains a lease, at the inception of the contract. The Bank recognizes a right-of-use asset and a corresponding lease liability with respect to all lease arrangements in which it is the lessee, except for short-term leases (defined as leases with a lease term of 12 months or less) and leases of low value assets. For these leases, the Bank recognizes the lease payments as an operating expense on a straight-line basis over the term of the lease unless another systematic basis is more representative of the time pattern in which economic benefits from the leased assets are consumed.

The lease liability is initially measured at the present value of the lease payments that are not paid at the commencement date, discounted by using the rate implicit in the lease. If this rate cannot be readily determined, the Bank uses its incremental borrowing rate.

Lease payments included in the measurement of the lease liability comprise:

- Fixed lease payments (including in-substance fixed payments), less any lease incentives;
- Variable lease payments that depend on an index or rate, initially measured using the index or rate at the commencement date;
- The amount expected to be payable by the lessee under residual value guarantees;

- Harga eksekusi opsi beli jika penyewa cukup pasti untuk mengeksekusi opsi tersebut; dan

- Pembayaran penalti karena penghentian sewa, jika masa sewa merefleksikan penyewa mengeksekusi opsi untuk menghentikan sewa.

Liabilitas sewa disajikan sebagai pos terpisah dalam laporan posisi keuangan.

Liabilitas sewa selanjutnya diukur dengan meningkatkan jumlah tercatat untuk merefleksikan bunga atas liabilitas sewa (menggunakan metode suku bunga efektif) dan dengan mengurangi jumlah tercatat untuk merefleksikan sewa yang telah dibayar.

Bank mengukur kembali liabilitas sewa (dan melakukan penyesuaian terkait terhadap aset hak-guna) jika:

- Terdapat perubahan dalam masa sewa atau perubahan dalam penilaian atas eksekusi opsi pembelian, di mana liabilitas sewa diukur dengan mendiskontokan pembayaran sewa revisian menggunakan tingkat diskonto revisian;

- Terdapat perubahan sewa masa depan sebagai akibat dari perubahan indeks atau perubahan perkiraan pembayaran berdasarkan nilai residual jaminan di mana liabilitas sewa diukur kembali dengan mendiskontokan pembayaran sewa revisian menggunakan tingkat diskonto awal (kecuali jika pembayaran sewa berubah karena perubahan suku bunga mengambang, di mana tingkat diskonto revisian digunakan); atau

- Kontrak sewa dimodifikasi dan modifikasi sewa tidak dicatat sebagai sewa terpisah, di mana liabilitas sewa diukur dengan mendiskontokan pembayaran sewa revisian menggunakan tingkat diskonto revisian.

Aset hak-guna terdiri dari pengukuran awal atas liabilitas sewa, pembayaran sewa yang dilakukan pada saat atau sebelum permulaan sewa dan biaya langsung awal. Aset hak-guna selanjutnya diukur sebesar biaya dikurangi akumulasi penyusutan dan kerugian penurunan nilai.

Jika Bank dibebankan kewajiban atas biaya membongkar dan memindahkan aset sewa, merestorasi tempat di mana aset berada atau merestorasi aset pendasar ke kondisi yang disyaratkan oleh syarat dan ketentuan sewa, provisi diakui dan diukur sesuai PSAK 237. Biaya tersebut diperhitungkan dalam aset hak-guna terkait, kecuali jika biaya tersebut terjadi untuk memproduksi persediaan.

- The exercise price of purchase options, if the lessee is reasonably certain to exercise the options; and

- Payments of penalties for terminating the lease, if the lease term reflects the exercise of an option to terminate the lease.

The lease liability is presented as a separate line in the statement of financial position.

The lease liability is subsequently measured by increasing the carrying amount to reflect the interest on the lease liability (using the effective interest method) and by reducing the carrying amount to reflect the lease payments made.

The Bank remeasures the lease liability (and makes a corresponding adjustment to the related right-of-use assets) whenever:

- The lease term has changed or there is a change in the assessment of the exercise of a purchase option, in which case the lease liability is remeasured by discounting the revised lease payments using a revised discount rate;

- The lease payments change due to changes in an index or rate or a change in expected payment under a guaranteed residual value, in which cases the lease liability is remeasured by discounting the revised lease payments using the initial discount rate (unless the lease payments change is due to a change in a floating interest rate, in which case a revised discount rate is used); or

- A lease contract is modified and the lease modification is not accounted for as a separate lease, in which case the lease liability is remeasured by discounting the revised lease payments using a revised discount rate.

The right-of-use assets comprise the initial measurements of the corresponding lease liability, lease payments made at or before the commencement day and any initial direct costs. They are subsequently measured at cost less accumulated depreciation and impairment losses.

Whenever the Bank incurs an obligation for costs to dismantle and remove a leased asset, restore the site on which it is located or restore the underlying assets to the conditions required by the terms and conditions of the lease, a provision is recognized and measured under PSAK 237. The costs are included in the related right-of-use asset, unless those costs are incurred to produce inventories.

Aset hak-guna disusutkan selama periode yang lebih singkat antara masa sewa dan masa manfaat aset pendasar. Jika sewa mengalihkan kepemilikan aset pendasar atau jika biaya perolehan aset hak-guna merefleksikan Bank akan mengeksekusi opsi beli, aset hak-guna disusutkan selama masa manfaat aset pendasar. Penyusutan dimulai pada tanggal permulaan sewa.

Right-of-use assets are depreciated over the shorter period of lease term and useful life of the underlying assets. If a lease transfers ownership of the underlying assets or the cost of the right-of-use assets reflects that of the Bank expects to exercise a purchase option, the related right-of-use asset is depreciated over the useful life of the underlying assets. The depreciation starts at the commencement date of the lease.

Aset hak-guna disajikan sebagai pos terpisah di laporan posisi keuangan.

The right-of-use assets are presented as a separate line in the statement of financial position.

Bank menerapkan PSAK 236 untuk menentukan apakah aset hak-guna mengalami penurunan nilai dan mencatat kerugian penurunan nilai yang teridentifikasi sebagaimana dijelaskan dalam kebijakan aset penurunan nilai.

The Bank applies PSAK 236 to determine whether a right-of-use asset is impaired and accounts for any identified impairment loss as described in the impairment of assets policy.

Sewa variabel yang tidak bergantung pada indeks atau suku bunga tidak diperhitungkan dalam pengukuran liabilitas sewa dan aset hak-guna. Pembayaran terkait diakui sebagai beban dalam periode di mana peristiwa atau kondisi yang memicu pembayaran tersebut terjadi dan dicatat dalam pos "Beban umum dan administrasi" dalam laporan laba rugi dan penghasilan komprehensif lain.

Variable rents that do not depend on an index or rate are not included in the measurements of the lease liability and the right-of-use asset. The related payments are recognized as an expense in the period in which the event or condition that triggers those payments occur and are included in the line "General and administrative expenses" in the statement of profit or loss and other comprehensive income.

Sebagai panduan praktis, PSAK 116 mengijinkan penyewa untuk tidak memisahkan komponen nonsewa, dan mencatat masing-masing komponen sewa dan komponen nonsewa sebagai kesepakatan sewa tunggal. Bank tidak menggunakan cara praktis ini. Untuk kontrak yang memiliki komponen sewa dan satu atau lebih sewa tambahan atau komponen nonsewa, Bank mengalokasikan imbalan dalam kontrak ke setiap komponen sewa dengan dasar harga jual relatif berdiri sendiri dari komponen sewa dan jumlah agregat masing-masing dari komponen nonsewa.

As a practical expedient, PSAK 116 permits a lessee not to separate non-lease components, and instead account for any lease and associated non-lease components as a single arrangement. The Bank has not used this practical expedient. For a contracts that contain a lease component and one or more additional lease or non-lease components, the Bank allocates the consideration in the contract to each lease component on the basis of the relative stand-alone price of the lease component and the aggregate stand-alone price of the non-lease components.

w. Efek yang Dibeli dengan Janji Dijual Kembali

w. Securities Purchased with Agreements to Resell

Efek yang dibeli dengan janji dijual kembali (*reverse repo*) diklasifikasikan dalam kategori biaya perolehan diamortisasi.

Securities purchased with agreements to resell (reverse repo) are classified as amortized cost.

Efek-efek yang dibeli dengan janji dijual kembali (*reverse repo*) disajikan sebagai tagihan sebesar harga jual kembali efek-efek yang disepakati dikurangi selisih antara harga beli dan harga jual kembali yang disepakati. Selisih antara harga beli dan harga jual kembali yang disepakati tersebut diamortisasi dengan metode suku bunga efektif sebagai pendapatan bunga selama jangka waktu sejak efek-efek tersebut dibeli hingga dijual kembali.

Securities purchased under resale agreements (reverse repo) are presented as receivables and stated at the agreed resale price less the difference between the purchase price and the agreed resale price. The difference between the purchase price and the agreed resale price is amortized using the effective interest method as interest income over the year commencing from the acquisition date to the resale date.

Pengakuan, pengukuran awal, pengukuran setelah pengakuan awal, penentuan nilai wajar, penurunan nilai dan penghentian pengakuan efek yang dibeli dengan janji dijual kembali mengacu pada Catatan 3e, 3g dan 3j terkait aset keuangan.

Recognition, initial measurement, subsequent measurement, fair value, impairment and derecognition of securities purchased with agreements to resell are discussed in Notes 3e, 3g and 3j related to financial assets.

x. Program Pensiun dan Imbalan Pasca Kerja Lainnya

x. Pension Plan and Other Post-employment Benefits

Bank menyelenggarakan program pensiun imbalan pasti untuk semua karyawan tetapnya. Bank juga memberikan imbalan pasca kerja imbalan pasti untuk karyawan sesuai dengan Undang-Undang Cipta Kerja No. 11/2020 tentang Ketenagakerjaan. Untuk skema pensiun normal, Bank menghitung dan mengakui mana yang lebih besar dari imbalan yang diterima karyawan berdasarkan Undang-Undang Ketenagakerjaan yang berlaku dengan manfaat yang diterima dari program pensiun.

The Bank established defined benefit pension plan covering the local permanent employees. In addition, the Bank also provides post-employment benefits as required under Job Creation Law No. 11/2020 (the "Labor Law"). For normal pension scheme, the Bank calculates and recognizes the higher of the benefits under the Labor Law and those under such pension plan.

Biaya penyediaan imbalan ditentukan dengan menggunakan metode *projected unit credit* dengan penilaian aktuaria yang dilakukan pada setiap akhir periode pelaporan tahunan. Pengukuran kembali, terdiri dari keuntungan dan kerugian aktuarial, perubahan dampak batas atas aset (jika ada) dan dari imbal hasil atas aset program (tidak termasuk bunga), langsung dicerminkan dalam laporan posisi keuangan di mana beban atau kredit diakui dalam penghasilan komprehensif lain periode terjadinya. Pengukuran kembali diakui dalam penghasilan komprehensif lain dan disajikan secara langsung pada laba yang belum dipindahkan ke kantor pusat dan tidak akan direklasifikasi ke laba rugi.

The cost of providing benefits is determined using the projected unit credit method, with actuarial valuations being carried out at the end of each annual reporting period. Remeasurement, comprising actuarial gains and losses, the effect of the changes to the asset ceiling (if applicable) and the return on plan assets (excluding interest), is reflected immediately in the statement of financial position with a charge or credit recognized in other comprehensive income in the period in which they occur. Remeasurement recognized in other comprehensive income is reflected immediately in unremitted profit to Head Office and will not be reclassified to profit or loss.

Biaya jasa lalu diakui dalam laba rugi pada periode amandemen program. Bunga neto dihitung dengan mengalikan tingkat diskonto pada awal periode imbalan pasti dengan liabilitas atau aset imbalan pasti neto. Biaya imbalan pasti dikategorikan sebagai berikut:

Past service cost is recognized in profit or loss in the period of a plan amendment. Net interest is calculated by applying the discount rate at the beginning of the period to the net defined benefit liability or asset. Defined benefit costs are categorised as follows:

- Biaya jasa (termasuk biaya jasa kini, biaya jasa lalu serta keuntungan dan kerugian kurtailmen dan penyelesaian)
- Beban atau pendapatan bunga neto
- Pengukuran kembali

- Service cost (including current service cost, past service cost, as well as gains and losses on curtailments and settlements).
- Net interest expense or income.
- Remeasurement

Bank menyajikan beban jasa kini dan beban jasa lalu di laba rugi. Keuntungan dan kerugian kurtailmen dicatat sebagai biaya jasa lalu.

The Bank presents current service cost and past service cost in profit or loss. Curtailment gains and losses are accounted for as past service costs.

Liabilitas untuk pesangon diakui pada lebih awal ketika entitas tidak dapat lagi menarik tawaran imbalan tersebut dan ketika entitas mengakui biaya restrukturisasi terkait.

A liability for a termination benefit is recognized at the earlier of when the entity can no longer withdraw the offer of the termination benefit and when the entity recognizes any related restructuring costs.

y. Pajak Penghasilan

Beban pajak penghasilan merupakan jumlah pajak yang terhutang dan pajak tangguhan.

Pajak kini terutang berdasarkan laba kena pajak untuk suatu tahun. Laba kena pajak berbeda dari laba sebelum pajak seperti yang dilaporkan dalam laporan laba rugi dan penghasilan komprehensif lain karena pos pendapatan atau beban yang dikenakan pajak atau dikurangkan pada tahun berbeda dan pos-pos yang tidak pernah dikenakan pajak atau tidak dapat dikurangkan.

Beban pajak kini dihitung berdasarkan tarif pajak yang telah berlaku pada akhir periode pelaporan.

Provisi diakui untuk penentuan pajak yang tidak pasti, tetapi kemungkinan besar akan mengakibatkan arus keluar dana kepada otoritas pajak. Provisi diukur sebesar estimasi terbaik atas jumlah ekspektasian yang terhutang. Penilaian berdasarkan pada pertimbangan profesional pajak dalam Bank yang didukung dengan pengalaman lalu atas aktivitas tersebut dan dalam kasus tertentu berdasarkan saran pakar pajak independen.

Pajak tangguhan diakui atas perbedaan temporer antara jumlah tercatat aset dan liabilitas dalam laporan keuangan dengan dasar pengenaan pajak yang digunakan dalam perhitungan laba kena pajak. Liabilitas pajak tangguhan umumnya diakui untuk seluruh perbedaan temporer kena pajak. Aset pajak tangguhan umumnya diakui untuk seluruh perbedaan temporer yang dapat dikurangkan sepanjang kemungkinan besar bahwa laba kena pajak akan tersedia sehingga perbedaan temporer dapat dimanfaatkan. Aset dan liabilitas pajak tangguhan tidak diakui jika perbedaan temporer timbul dari pengakuan awal (selain dari kombinasi bisnis) dari aset dan liabilitas suatu transaksi yang tidak mempengaruhi laba kena pajak atau laba akuntansi. Selain itu, liabilitas pajak tangguhan tidak diakui jika perbedaan temporer timbul dari pengakuan awal *goodwill*.

Aset dan liabilitas pajak tangguhan diukur dengan menggunakan tarif pajak yang diekspektasikan berlaku dalam periode ketika liabilitas diselesaikan atau aset dipulihkan dengan tarif pajak (dan peraturan pajak) yang telah berlaku atau secara substantif telah berlaku pada akhir periode pelaporan.

y. Income Tax

Income tax expense represents the sum of the tax currently payable and deferred tax.

The tax currently payable is based on taxable profit for the year. Taxable profit differs from profit before tax as reported in the statement of profit or loss and other comprehensive income because of items of income or expense that are taxable or deductible in other years and items that are never taxable or deductible.

Current tax expense is calculated using tax rates that have been enacted or substantively enacted by the end of the reporting period.

A provision is recognized for those matters for which the tax determination is uncertain but it is considered probable that there will be a future outflow of funds to a tax authority. The provisions are measured at the best estimate of the amount expected to become payable. The assessment is based on the judgement of tax professionals within the Bank supported by previous experience in respect of such activities and in certain cases based on specialist independent tax advice.

Deferred tax is recognized on temporary differences between the carrying amounts of assets and liabilities in the financial statements and the corresponding tax bases used in the computation of taxable profit. Deferred tax liabilities are generally recognized for all taxable temporary differences. Deferred tax assets are generally recognized for all deductible temporary differences to the extent that is probable that taxable profits will be available against which those deductible temporary differences can be utilized. Such deferred tax assets and liabilities are not recognized if the temporary differences arises from the initial recognition (other than in a business combination) of assets and liabilities in a transaction that affects neither the taxable profit nor the accounting profit. In addition, deferred tax liabilities are not recognized if the temporary differences arises from the initial recognition of goodwill.

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply in the period in which the liability is settled or the asset realized, based on the tax rates (and tax laws) that have been enacted, or substantively enacted, by the end of the reporting period.

Pengukuran aset dan liabilitas pajak tangguhan mencerminkan konsekuensi pajak yang sesuai dengan cara yang Bank harapkan, pada akhir periode pelaporan, untuk memulihkan atau menyelesaikan jumlah tecatat aset dan liabilitasnya.

Jumlah tercatat aset pajak tangguhan dikaji ulang pada akhir periode pelaporan dan dikurangi jumlah tercatatnya jika kemungkinan besar laba kena pajak tidak lagi tersedia dalam jumlah yang memadai untuk mengkompensasikan sebagian atau seluruh aset pajak tangguhan tersebut.

Pajak kini dan pajak tangguhan diakui sebagai beban atau penghasilan dalam laba atau rugi, kecuali sepanjang pajak penghasilan yang berasal dari transaksi atau kejadian yang diakui, di luar laba atau rugi (baik dalam pendapatan komprehensif lain maupun secara langsung di ekuitas), dalam hal tersebut pajak juga diakui di luar laba atau rugi.

Aset dan liabilitas pajak tangguhan saling hapus ketika entitas memiliki hak yang dapat dipaksakan secara hukum untuk melakukan saling hapus aset pajak kini terhadap liabilitas pajak kini dan ketika aset pajak tangguhan dan liabilitas pajak tangguhan terkait dengan pajak penghasilan yang dikenakan oleh otoritas perpajakan yang sama atas entitas kena pajak yang sama yang memiliki intensi untuk memulihkan aset dan liabilitas pajak kini dengan dasar neto, atau merealisasikan aset dan menyelesaikan liabilitas secara bersamaan, pada setiap periode masa depan dimana jumlah signifikan atas aset atau liabilitas pajak tangguhan diharapkan untuk diselesaikan atau dipulihkan.

The measurement of deferred tax assets and liabilities reflect the consequences that would follow from the manner in which the Bank expects, at the end of the reporting period, to recover or settle the carrying amount of their assets and liabilities.

The carrying amount of deferred tax asset is reviewed at the end of each reporting period and reduced to the extent that it is no longer probable that sufficient taxable profits will be available to allow all or part of the asset to be recovered.

Current and deferred tax are recognized as an expense or income in profit or loss, except when they relate to items that are recognized outside of profit or loss (whether in other comprehensive income or directly in equity), in which case the tax is also recognized outside of profit or loss.

Deferred tax assets and liabilities are offset when there is legally enforceable right to set-off current tax assets against current tax liabilities and when they relate to income taxes levied by the same taxation authority on either the same taxable entity when there is an intention to settle its current tax assets and current tax liabilities on a net basis, or to realize the assets and settle the liabilities simultaneously, in each future period in which significant amounts of deferred tax liabilities or assets are expected to be settled or recovered.

4. PERTIMBANGAN KRITIS AKUNTANSI DAN SUMBER UTAMA KETIDAKPASTIAN ESTIMASI

Dalam penerapan kebijakan akuntansi Bank, yang dijelaskan dalam Catatan 3, manajemen diwajibkan untuk membuat pertimbangan, estimasi dan asumsi tentang jumlah tercatat aset dan liabilitas yang tidak tersedia dari sumber lain. Estimasi dan asumsi yang terkait didasarkan pada pengalaman historis dan faktor-faktor lain yang dianggap relevan. Hasil aktualnya mungkin berbeda dari estimasi tersebut.

Estimasi dan asumsi yang mendasari ditelaah secara berkelanjutan. Revisi estimasi akuntansi diakui dalam periode dimana estimasi tersebut direvisi jika revisi hanya mempengaruhi periode tersebut, atau pada periode revisi dan periode masa depan jika revisi mempengaruhi periode saat ini dan masa depan.

4. CRITICAL ACCOUNTING JUDGMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY

In the application of the Bank's accounting policies, which are described in Note 3, the management is required to make judgements, estimates and assumptions about the carrying amounts of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

Pertimbangan Kritis dalam Penerapan Kebijakan Akuntansi

Di bawah ini adalah pertimbangan kritis, selain dari estimasi yang telah diatur, dimana manajemen telah membuat suatu proses penerapan kebijakan akuntansi Bank dan memiliki pengaruh paling signifikan terhadap jumlah yang diakui dalam laporan keuangan.

Penilaian model bisnis

Klasifikasi dan pengukuran aset keuangan bergantung pada hasil 'semata dari pembayaran pokok dan bunga' ("SPPI") dan uji model bisnis (lihat bagian aset keuangan pada catatan 3). Bank menentukan model bisnis pada tingkat yang mencerminkan bagaimana kelompok aset keuangan dikelola bersama untuk mencapai tujuan bisnis tertentu. Penilaian ini mencakup penilaian yang mencerminkan semua bukti yang relevan termasuk bagaimana kinerja aset dievaluasi dan kinerjanya diukur, risiko yang memengaruhi kinerja aset dan bagaimana hal ini dikelola dan bagaimana manajer aset diberi kompensasi. Bank memantau aset keuangan yang diukur pada biaya perolehan diamortisasi atau nilai wajar melalui penghasilan komprehensif lain yang dihentikan pengakuannya sebelum jatuh tempo untuk memahami alasan pelepasannya dan apakah alasan tersebut konsisten dengan tujuan bisnis di mana aset tersebut dimiliki. Pemantauan adalah bagian dari penilaian berkelanjutan Bank atas apakah model bisnis di mana aset keuangan yang tersisa dimiliki tetap sesuai dan jika tidak sesuai apakah telah terjadi perubahan dalam model bisnis dan dengan demikian terdapat perubahan prospektif terhadap klasifikasi aset keuangan tersebut. Tidak ada perubahan yang diperlukan selama periode yang disajikan.

Peningkatan risiko kredit yang signifikan

Sebagaimana dijelaskan dalam Catatan 3, kerugian kredit ekspektasian diukur sebagai cadangan yang setara dengan ECL 12 bulan untuk aset tahap 1, atau ECL sepanjang umur untuk aset tahap 2 atau tahap 3. Suatu aset bergerak ke tahap 2 ketika risiko kreditnya telah meningkat secara signifikan sejak pengakuan awal. PSAK 109 tidak menjelaskan apa yang merupakan peningkatan risiko kredit yang signifikan. Dalam menilai apakah risiko kredit suatu aset telah meningkat secara signifikan, Bank mempertimbangkan informasi masa depan yang wajar dan dapat didukung secara kualitatif dan kuantitatif.

Sumber Utama Ketidakpastian Estimasi

Asumsi utama mengenai masa depan dan sumber estimasi ketidakpastian utama lainnya pada akhir periode pelaporan, yang memiliki risiko signifikan yang mengakibatkan penyesuaian material terhadap jumlah tercatat aset dan liabilitas dalam periode pelaporan berikutnya dijelaskan di bawah ini:

Critical Judgement in Applying Accounting Policies

Below are the critical judgements, apart from those involving estimations that the managements have made in the process of applying the Bank's accounting policies and that have the most significant effect on the amounts recognized in the financial statements.

Business model assessment

Classification and measurement of financial assets depends on the results of the 'solely payment of principal and interest' ("SPPI") and the business model test (please see financial assets sections of Note 3). The Bank determines the business model at a level that reflects how groups of financial assets are managed together to achieve a particular business objective. This assessment includes judgement reflecting all relevant evidence including how the performance of the assets is evaluated and their performance measured, the risks that affect the performance of the assets and how these are managed and how the managers of the assets are compensated. The Bank monitors financial assets measured at amortized cost or fair value through other comprehensive income that are derecognized prior to their maturity to understand the reason for their disposal and whether the reasons are consistent with the objective of the business for which the asset was held. Monitoring is part of the Bank's continuous assessment of whether the business model for which the remaining financial assets are held continues to be appropriate and if it is not appropriate whether there has been a change in business model and so a prospective change to the classification of those assets. No such changes were required during the periods presented.

Significant increase in credit risk

As explained in Note 3, expected credit losses are measured as an allowance equal to 12-month ECL for stage 1 assets, or lifetime ECL for stage 2 or stage 3 assets. An asset moves to stage 2 when its credit risk has increased significantly since initial recognition. PSAK 109 does not define what constitutes a significant increase in credit risk. In assessing whether the credit risk of an asset has significantly increased the Bank takes into account qualitative and quantitative reasonable and supportable forward-looking information.

Key Sources of Estimation Uncertainty

The key assumptions concerning future and other key sources of estimation uncertainty at the end of the reporting period, that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period are discussed below:

Perhitungan cadangan kerugian

Evaluasi atas kerugian penurunan nilai dilakukan atas aset keuangan yang dicatat pada biaya perolehan diamortisasi dan efek utang yang diklasifikasikan sebagai diukur pada nilai wajar melalui penghasilan komprehensif lain.

Dalam perhitungan cadangan kerugian penurunan nilai yang dievaluasi secara kolektif, Bank menggunakan informasi masa depan yang wajar dan dapat didukung, yang didasarkan pada asumsi untuk pergerakan masa depan dari berbagai pendorong ekonomi dan bagaimana penggerak ini akan saling mempengaruhi.

Loss given default adalah estimasi kerugian yang timbul karena gagal bayar. Perhitungan didasarkan pada perbedaan antara arus kas kontraktual terutang dan yang diharapkan akan diterima Bank, dengan mempertimbangkan arus kas dari agunan dan peningkatan kredit integral, jika ada.

Probability of default merupakan input utama dalam mengukur ECL. *Probability of default* adalah perkiraan kemungkinan gagal bayar selama jangka waktu tertentu, yang penghitungannya mencakup data historis, asumsi, dan ekspektasi kondisi masa depan.

ECL terkait dengan pihak lawan spesifik dalam seluruh ECL dibentuk atas tagihan yang penurunan nilainya dievaluasi secara individual berdasarkan estimasi terbaik manajemen atas nilai tunai arus kas yang diharapkan akan diterima. Dalam menghitung ECL, manajemen membuat pertimbangan mengenai kondisi keuangan dari pihak lawan dan nilai neto yang dapat direalisasi dari agunan yang diterima. Setiap aset yang mengalami penurunan nilai dievaluasi, dan strategi penyelesaiannya serta estimasi arus kas yang dinilai dapat diperoleh kembali disetujui secara independen oleh bagian risiko kredit.

Penilaian instrumen keuangan

Seperti dijelaskan dalam Catatan 30, Bank menggunakan teknik penilaian yang meliputi input yang didasarkan pada data pasar yang dapat diobservasi untuk mengestimasi nilai wajar dari beberapa jenis instrumen keuangan. Catatan 30 memberikan informasi yang rinci mengenai asumsi utama yang digunakan dalam menentukan nilai wajar instrumen keuangan.

Manajemen berpendapat bahwa teknik penilaian yang dipilih dan asumsi yang digunakan adalah tepat dalam menentukan nilai wajar dari instrumen keuangan.

Calculation of loss allowance

Financial assets accounted for at amortized cost and debt securities classified as measured at fair value through other comprehensive income are evaluated for impairment.

In the calculation of allowance for impairment losses that evaluated collectively, the Bank uses reasonable and supportable forward-looking information, which is based on assumptions for the future movement of different economic drivers and how these drivers will affect each other.

Loss given default is an estimate of the loss arising on default. It is based on the difference between the contractual cash flows due and those that the Bank would expect to receive, taking into account cash flows from collateral and integral credit enhancements, if any.

Probability of default constitutes a key input in measuring ECL. Probability of default is an estimate of the likelihood of default over a given time horizon, the calculation of which includes historical data, assumptions and expectations of future conditions.

The specific counterparty component of the total ECL applies to claims evaluated individually for impairment and is based upon management's best estimate of the present value of the cash flows that are expected to be received. In calculating ECL, management makes judgements about the counterparty's financial situation and the net realizable value of any underlying collateral. Each impaired asset is assessed on its merits, and the workout strategy and estimated cash flows considered recoverable are independently approved by the credit risk unit.

Valuation of financial instruments

As described in Note 30, the Bank uses valuation techniques that may include inputs that are based on observable market data to estimate the fair value of certain types of financial instruments. Note 30 provide the detailed information about the key assumptions used in the determination of the fair value of financial instruments.

The management believes that the chosen valuation techniques and assumptions used are appropriate in determining the fair value of financial instruments.

Liabilitas imbalan pasca kerja

Penentuan liabilitas imbalan pasca kerja tergantung pada pemilihan asumsi tertentu yang digunakan oleh aktuaris dalam menghitung jumlah liabilitas tersebut. Asumsi tersebut termasuk antara lain tingkat diskonto dan tingkat kenaikan gaji. Realisasi yang berbeda dari asumsi Bank diakui langsung dalam penghasilan komprehensif lain dan akibatnya akan berpengaruh terhadap jumlah penghasilan komprehensif lain serta liabilitas yang diakui di tahun berjalan. Walaupun asumsi Bank dianggap tepat dan wajar, namun perubahan signifikan pada kenyataannya atau perubahan signifikan dalam asumsi yang digunakan dapat berpengaruh secara signifikan terhadap liabilitas imbalan pasca kerja Bank.

Post-employment benefit obligation

Determination of liability for post-employment benefits depends on the selection of certain assumptions used by actuaries in calculating the amount of such liability. These assumptions include, among others, the discount rate and the rate of increase in salaries. Different realization of the Bank's assumptions is directly recognized in the other comprehensive income and therefore, generally affect the recognized amount of other comprehensive income and recorded obligation in the period in which they occur. Although the assumptions used by the Bank are assessed to be appropriate and fair, significant changes in actual events or significant changes in the assumptions used can significantly affect the Bank's post-employment benefits liability.

5. GIRO PADA BANK INDONESIA / 5. DEMAND DEPOSITS WITH BANK INDONESIA

	2024 Rp Juta/ Rp Million	2023 Rp Juta/ Rp Million	
Rupiah	1.581.439	3.363.739	Rupiah
Dolar Amerika Serikat	1.931.400	1.847.640	United States Dollar
Jumlah	3.512.839	5.211.379	Total

6. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN / 6. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS

Penempatan pada Bank Indonesia dan bank lain berdasarkan jenis penempatan adalah sebagai berikut:

Placements with Bank Indonesia and other banks by type of placements are as follows:

	2024			
	Jangka waktu/ Period hari/*days*	Tingkat bunga efektif rata-rata per tahun/ Average annual effective interest rates	Jumlah/ Total Rp Juta/ Rp Million	
Rupiah				Rupiah
Fasilitas Bank Indonesia	2 hari/*days*	0,88%	11.198.367	Bank Indonesia Facility
Call Loan	9-14 hari/*days*	0,72%	1.802.254	Call Loan
Mata uang asing				Foreign currencies
Time Deposit Bank Indonesia	2 hari/*days*	1,51%	10.785.007	Time Deposit Bank Indonesia
Call Loan	3-92 hari/*days*	0,57%	20.337.022	Call Loan
Jumlah			44.122.650	Total
Cadangan kerugian penurunan nilai			(429)	Allowance for impairment losses
Jumlah - bersih			44.122.221	Total - net

	2023			
	Jangka waktu/ Period hari/*days*	Tingkat bunga efektif rata-rata per tahun/ Average annual effective interest rates	Jumlah/ Total Rp Juta/ Rp Million	
Rupiah				Rupiah
Fasilitas Bank Indonesia	3 hari/*days*	1,75%	6.499.053	Bank Indonesia Facility
Call Loan	3-7 hari/*days*	2,97%	1.400.694	Call Loan
Mata uang asing				Foreign currencies
Time Deposit Bank Indonesia	3-94 hari/*days*	1,09%	22.095.050	Time Deposit Bank Indonesia
Call Loan	31-94 hari/*days*	0,94%	19.132.283	Call Loan
Jumlah			49.127.080	Total
Cadangan kerugian penurunan nilai			(274)	Allowance for impairment losses
Jumlah - bersih			49.126.806	Total - net

Pada tanggal 31 Desember 2024 dan 2023, tidak terdapat penempatan pada Bank Indonesia dan bank lain yang dijadikan agunan oleh Bank.

On December 31, 2024 and 2023, there are no placements with Bank Indonesia and other banks that was used as collateral by the Bank.

Mutasi nilai tercatat bruto penempatan pada Bank Indonesia dan bank lain adalah sebagai berikut:

The changes in gross carrying amount of placement with Bank Indonesia and other banks are as follows:

	2024				
	Stage 1 Rp Juta/ Rp Million	Stage 2 Rp Juta/ Rp Million	Stage 3 Rp Juta/ Rp Million	Jumlah/ Total Rp Juta/ Rp Million	
Saldo awal tahun	49.127.080	-	-	49.127.080	Balance at beginning of the year
Aset keuangan baru yang diterbitkan atau dibeli	44.122.650	-	-	44.122.650	New financial assets issued or purchased
Aset keuangan yang dihentikan pengakuannya	(49.127.080)	-	-	(49.127.080)	Financial assets derecognized
Total penambahan/(penurunan) tahun berjalan	(5.004.430)	-	-	(5.004.430)	Total additions/(decrease) for the current year
Saldo akhir tahun	44.122.650	-	-	44.122.650	Balance at the end of the year

	2023				
	Stage 1 Rp Juta/ Rp Million	Stage 2 Rp Juta/ Rp Million	Stage 3 Rp Juta/ Rp Million	Jumlah/ Total Rp Juta/ Rp Million	
Saldo awal tahun	59.724.324	-	-	59.724.324	Balance at beginning of the year
Aset keuangan baru yang diterbitkan atau dibeli	49.127.080	-	-	49.127.080	New financial assets issued or purchased
Aset keuangan yang dihentikan pengakuannya	(59.724.324)	-	-	(59.724.324)	Financial assets derecognized
Total penambahan/(penurunan) tahun berjalan	(10.597.244)	-	-	(10.597.244)	Total additions/(decrease) for the current year
Saldo akhir tahun	49.127.080	-	-	49.127.080	Balance at the end of the year

Mutasi cadangan penurunan nilai penempatan pada bank lain adalah sebagai berikut:

The changes in allowance for impairment losses of placement with other banks are as follows:

	2024				
	Stage 1	Stage 2	Stage 3	Jumlah/ Total	
	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	
Saldo Awal tahun	274	-	-	274	Balance at beginning of the year
Pengukuran kembali bersih nilai tercatat	116	-	-	116	Remeasurement of the net carrying value
Aset keuangan baru yang diterbitkan atau dibeli	50	-	-	50	New financial assets issued or purchased
Aset keuangan yang dihentikan pengakuannya	(1)	-	-	(1)	Financial assets derecognized
Total penambahan/(penurunan) tahun berjalan dibebankan pada laba rugi	165	-	-	165	Total additions/(decrease) for the current year charged to profit and loss
Selisih kurs berjalan	(10)	-	-	(10)	Foreign exchange effect
Total penambahan/(penurunan) tahun berjalan	155	-	-	155	Total additions/(decrease) for the current year
Saldo akhir tahun	429	-	-	429	Balance at the end of the year

	2023				
	Stage 1	Stage 2	Stage 3	Jumlah/ Total	
	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	
Saldo Awal tahun	570	-	-	570	Balance at beginning of the year
Pengukuran kembali bersih nilai tercatat	-	-	-	-	Remeasurement of the net carrying value
Aset keuangan baru yang diterbitkan atau dibeli	440	-	-	440	New financial assets issued or purchased
Aset keuangan yang dihentikan pengakuannya	(570)	-	-	(570)	Financial assets derecognized
Total penambahan/(penurunan) tahun berjalan dibebankan pada laba rugi	(130)	-	-	(130)	Total additions/(decrease) for the current year charged to profit and loss
Selisih kurs berjalan	(166)	-	-	(166)	Foreign exchange effect
Total penambahan/(penurunan) tahun berjalan	(296)	-	-	(296)	Total additions/(decrease) for the current year
Saldo akhir tahun	274	-	-	274	Balance at the end of the year

Total penambahan tahun berjalan termasuk keuntungan selisih kurs sebesar Rp 10 juta pada tahun 2024 (2023: keuntungan selisih kurs sebesar Rp 166 juta).

Total addition for the current year include differences in exchange rate gain amounting to Rp 10 million in 2024 (2023: exchange rate gain amounting to Rp 166 million).

7. TAGIHAN DAN UTANG DERIVATIF

Bank melakukan transaksi derivatif dalam bentuk kontrak pembelian atau penjualan berjangka mata uang asing (*forward*), perjanjian *swap* mata uang asing (*cross currency swap*), perjanjian *swap* pertukaran tingkat bunga (*interest rate swap*), *dan* perjanjian opsi (*option*) dengan pihak berelasi dan pihak ketiga.

Pada tanggal 31 Desember 2024 dan 2023, tidak ada transaksi derivatif Bank untuk tujuan lindung nilai. Dengan demikian, seluruh laba atau rugi yang berasal dari transaksi derivatif diakui pada laba rugi.

7. DERIVATIVE RECEIVABLES AND LIABILITIES

The Bank entered into transactions involving derivative instruments consisting of foreign currency forward contracts, cross-currency swap, interest rate swap agreements, and option agreements with related parties and third parties.

As of December 31, 2024 and 2023, none of the Bank's derivative transactions were designated as hedging instruments for accounting purposes. Accordingly, all gains and losses resulting from the derivative transactions are recognized in profit or loss.

Jangka waktu transaksi instrumen derivatif Bank pada tanggal 31 Desember 2024 dan 2023 berkisar masing-masing antara 2 hari hingga 20 tahun dan antara 4 hari hingga 20 tahun.

The Bank's derivative instruments as of December 31, 2024 and 2023 have original terms ranging from 2 days to 20 years and 4 days to 20 years, respectively.

Rincian tagihan dan liabilitas derivatif per 31 Desember 2024 dan 2023 adalah sebagai berikut:

The details of derivative receivables and liabilities as of December 31, 2024 and 2023 are as follows:

	2024						
	Nilai kontrak/nosional *Contract/notional amount*		Tagihan Derivative/ *Derivative Reveivables*		Liabilities Derivative/ *Derivative Liabilities*		
	Bank Counterparty/ *Counterparty Bank*	Nasabah/ *Customer*	Bank Counterparty/ *Counterparty Bank*	Nasabah/ *Customer*	Bank Counterparty/ *Counterparty Bank*	Nasabah/ *Customer*	
			Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	
Kontrak berjangka mata uang asing	149.735.182	15.046.418	1.502.174	103.301	1.394.203	126.255	Currency forward contracts
Kontrak *cross currency swap*	36.682.292	19.571.044	954.732	250.923	688.798	458.637	Cross currency swap contracts
Kontrak *interest rate swap*	91.364.807	6.112.407	873.104	17.842	284.555	428.453	Interest rate swap contracts
Kontrak opsi	11.048.697	7.320.618	57.417	120.395	32.769	343.820	Option contracts
Jumlah			3.387.427	492.461	2.400.325	1.357.165	Total

	2023						
	Nilai kontrak/nosional *Contract/notional amount*		Tagihan Derivative/ *Derivative Reveivables*		Liabilities Derivative/ *Derivative Liabilities*		
	Bank Counterparty/ *Counterparty Bank*	Nasabah/ *Customer*	Bank Counterparty/ *Counterparty Bank*	Nasabah/ *Customer*	Bank Counterparty/ *Counterparty Bank*	Nasabah/ *Customer*	
			Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	
Kontrak berjangka mata uang asing	149.617.837	12.838.011	1.152.733	87.090	1.005.746	41.517	Currency forward contracts
Kontrak *cross currency swap*	37.415.919	16.031.744	552.663	249.155	383.633	296.174	Cross currency swap contracts
Kontrak *interest rate swap*	32.024.028	5.704.242	657.799	1	172.642	422.938	Interest rate swap contracts
Kontrak opsi	8.748.127	5.376.735	137.155	40.843	82.561	115.393	Option contracts
Jumlah			2.500.350	377.089	1.644.582	876.022	Total

Jumlah keuntungan yang direalisasi atas tagihan dan liabilitas derivatif yang diakui dalam laba rugi dalam akun "keuntungan instrumen derivatif - bersih". Pada tahun 2024, jumlah keuntungan yang direalisasi adalah sebesar Rp 738.649 juta (2023: Rp 979.624 juta).

The amount of realized gain on derivative receivables and liabilities are recognized in the profit or loss under "gain on derivative instruments - net". In 2024, the amount of realized gain amounting to Rp 738,649 million (2023: Rp 979,624 million).

8. EFEK-EFEK

8. SECURITIES

	2024 Rp Juta/ Rp Million	2023 Rp Juta/ Rp Million	
Biaya Perolehan Diamortisasi			**Amortized Cost**
Wesel ekspor			Export bills
Rupiah	810.743	2.509.283	Rupiah
Mata uang asing	2.958.541	2.544.895	Foreign currencies
Subjumlah	3.769.284	5.054.178	Subtotal

	2024 Rp Juta/ Rp Million	2023 Rp Juta/ Rp Million	
Nilai Wajar melalui Penghasilan Komprehensif Lain			**Fair Value through Other Comprehensive Income**
Rupiah			Rupiah
Obligasi Pemerintah Republik Indonesia	8.983.756	12.103.171	Indonesian Government Bonds
Sekuritas Rupiah Bank Indonesia	3.434.643	-	Bank Indonesia Rupiah Securities
Mata uang asing			Foreign currencies
United States Government Treasury Bills	19.989.702	20.136.926	United States Government Treasury Bills
Obligasi Pemerintah Republik Indonesia	283.284	594.265	Indonesian Government Bonds
Subjumlah	32.691.385	32.834.362	Subtotal
Jumlah efek-efek	36.460.669	37.888.540	Total securities
Cadangan kerugian penurunan nilai	(1)	(3)	Allowance for impairment losses
Jumlah efek-efek - bersih	36.460.668	37.888.537	Total securities - net

Nilai tercatat dari efek-efek yang diukur dengan biaya perolehan diamortisasi adalah sebagai berikut:

The net carrying amount of securities measured at amortized cost is as follows:

	2024 Rp Juta/ Rp Million	2023 Rp Juta/ Rp Million	
Efek-efek	3.769.284	5.054.178	Securities
Pendapatan bunga yang masih akan diterima	(13.098)	(44.774)	Accrued interest income
Cadangan kerugian penurunan nilai	(1)	(3)	Allowance for impairment losses
Jumlah - bersih	3.756.185	5.009.401	Total - bersih

Tingkat bunga efektif rata-rata per tahun:

The average annual effective interest rates:

	2024	2023	
Rupiah			Rupiah
Obligasi Pemerintah Republik Indonesia	6,28%	7,12%	Indonesian Government Bonds
Sekuritas Rupiah Bank Indonesia	6,52%	-	Bank Indonesia Rupiah Securities
Wesel ekspor	7,25%	7,24%	Export bills
Mata uang asing			Foreign currencies
Obligasi Pemerintah Republik Indonesia	4,75%	4,83%	Indonesian Government Bonds
Wesel ekspor	5,93%	6,94%	Export bills
United States Government Treasury Bills	1,39%	2,19%	United States Government Treasury Bills

Jangka waktu efek-efek sejak tanggal pembelian hingga tanggal jatuh tempo adalah sebagai berikut:

The terms of the above securities from acquisition dates to maturity dates are as follows:

	2024	2023	
Rupiah			Rupiah
Obligasi Pemerintah Republik Indonesia	15 - 66 bulan/*months*	14 - 69 bulan/*months*	Indonesian Government Bonds
Sekuritas Rupiah Bank Indonesia	273 - 364 hari/*days*	-	Bank Indonesia Rupiah Securities
Wesel Ekspor	2 - 213 hari/*days*	2 - 149 hari/*days*	Export Bills
Mata uang asing			Foreign currencies
Obligasi Pemerintah Republik Indonesia	46 - 71 bulan/*months*	33 - 47 bulan/*months*	Indonesian Government Bonds
Wesel Ekspor	4 - 263 hari/*days*	1 - 225 hari/*days*	Export Bills
United States Government Treasury Bills	90 - 140 hari/*days*	136 - 167 hari/*days*	United States Government Treasury Bills

Mutasi nilai tercatat bruto efek-efek adalah sebagai berikut:

The changes in gross carrying amount of securities are as follows:

	2024				
	Stage 1	Stage 2	Stage 3	Jumlah/ Total	
	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	
Saldo awal tahun	37.888.540	-	-	37.888.540	Balance at beginning of the year
Pengukuran kembali bersih nilai tercatat	(10.830.945)	-	-	(10.830.945)	Remeasurement of the net carrying value
Aset keuangan baru yang diterbitkan atau dibeli	9.578.823	-	-	9.578.823	New financial assets issued or purchased
Aset keuangan yang dihentikan pengakuannya	(175.749)	-	-	(175.749)	Financial assets derecognized
Total penambahan/(penurunan) tahun berjalan	(1.427.871)	-	-	(1.427.871)	Total additions/(decrease) for the year
Saldo akhir tahun	36.460.669	-	-	36.460.669	Balance at the end of the year

	2023				
	Stage 1	Stage 2	Stage 3	Jumlah/ Total	
	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	
Saldo awal tahun	26.393.884	-	-	26.393.884	Balance at beginning of the year
Pengukuran kembali bersih nilai tercatat	11.436.614	-	-	11.436.614	Remeasurement of the net carrying value
Aset keuangan baru yang diterbitkan atau dibeli	380.028	-	-	380.028	New financial assets issued or purchased
Aset keuangan yang dihentikan pengakuannya	(321.986)	-	-	(321.986)	Financial assets derecognized
Total penambahan/(penurunan) tahun berjalan	11.494.656	-	-	11.494.656	Total additions/(decrease) for the year
Saldo akhir tahun	37.888.540	-	-	37.888.540	Balance at the end of the year

Mutasi cadangan penurunan nilai efek-efek adalah sebagai berikut:

The changes in allowance for impairment losses of securities are as follows:

	2024				
	Stage 1	Stage 2	Stage 3	Jumlah/ Total	
	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	
Saldo awal tahun	3	-	-	3	Balance at beginning of the year
Pengukuran kembali bersih nilai tercatat	(1)	-	-	(1)	Remeasurement of the net carrying value
Total penambahan/(penurunan) tahun berjalan dibebankan pada laba rugi	(1)	-	-	(1)	Total addition/(decreases) for the current year charged to profit and loss
Selisih kurs berjalan	(1)	-	-	(1)	Foreign exchange effect
Total penambahan/(penurunan) tahun berjalan	(2)	-	-	(2)	Total additions/(decrease) for the year
Saldo akhir tahun	1	-	-	1	Balance at the end of the year

	2023				
	Stage 1	Stage 2	Stage 3	Jumlah/ Total	
	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	
Saldo awal tahun	2	-	-	2	Balance at beginning of the year
Aset keuangan baru yang diterbitkan atau dibeli	3	-	-	3	New financial assets issued or purchased
Aset keuangan yang dihentikan pengakuannya	(1)	-	-	(1)	Financial assets derecognized
Total penambahan/(penurunan) tahun berjalan dibebankan pada laba rugi	2	-	-	2	Total addition/(decreases) for the current year charged to profit and loss
Selisih kurs berjalan	(1)	-	-	(1)	Foreign exchange effect
Total penambahan/(penurunan) tahun berjalan	1	-	-	1	Total additions/(decrease) for the year
Saldo akhir tahun	3	-	-	3	Balance at the end of the year

Total penambahan tahun berjalan termasuk keuntungan selisih kurs sebesar nihil pada tahun 2024 (2023: keuntungan selisih kurs sebesar Rp 1 juta).

Total additions for the current year include differences in exchange rate gain amounting to nil in 2024 (2023: exchange rate gain amounting to Rp 1 million).

Perubahan kerugian yang belum direalisasi dari efek-efek diukur dengan nilai wajar melalui pendapatan komprehensif lain adalah sebagai berikut:

The movement of unrealized loss from change in fair value of debt securities measured at fair value through other comprehensive income are as follows:

	2024	2023	
	Rp Juta/ Rp Million	Rp Juta/ Rp Million	
Saldo awal sebelum pajak tangguhan	(135.717)	(119.687)	Beginning balance before deferred income tax
Perubahan nilai wajar efek-efek	(43.536)	(15.959)	Changes in fair value
Realisasi selama tahun berjalan	-	(71)	Realized during the year
Saldo akhir sebelum pajak tangguhan	(179.253)	(135.717)	Ending balance before deferred income tax
Pajak penghasilan tangguhan (Catatan 14)	53.418	40.444	Deferred income tax (Note 14)
Saldo akhir setelah pajak tangguhan	(125.835)	(95.273)	Ending balance after deferred income tax

9. EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI

Efek yang dibeli dengan janji dijual kembali terdiri dari:

9. SECURITIES PURCHASED WITH AGREEMENT TO RESELL

The details of securities purchased with agreements to resell are as follows:

				2024		
Jenis/Type	Jangka waktu/ Term	Tanggal Mulai/ Starting Date	Tanggal jatuh tempo/ Due date	Nilai penjualan kembali/ Resale amount	Pendapatan bunga yang belum diamortisasi/ Unamortized interest income	Nilai tercatat/ Carrying value
				Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million
Obligasi Pemerintah Indonesia/ Indonesian Government Bonds	91 hari/ days	23 Okt/ Oct 23, 2024	22 Jan/ Jan 22, 2025	294.739	1.099	293.640
Obligasi Pemerintah Indonesia/ Indonesian Government Bonds	91 hari/ days	24 Des/ Dec 24, 2024	25 Mar/ Mar 25, 2025	1.004.246	15.255	988.991
Obligasi Pemerintah Indonesia/ Indonesian Government Bonds	7 hari/ days	27 Des/ Dec 27, 2024	03 Jan/ Jan 03, 2025	1.286.003	428	1.285.575
Obligasi Pemerintah Indonesia/ Indonesian Government Bonds	7 hari/ days	30 Des/ Dec 30, 2024	06 Jan/ Jan 06, 2025	1.275.985	1.062	1.274.923
Jumlah - bersih/*Total - net*				3.860.973	17.844	3.843.129

				2023		
Jenis/Type	Jangka waktu/ Term	Tanggal Mulai/ Starting Date	Tanggal jatuh tempo/ Due date	Nilai penjualan kembali/ Resale amount	Pendapatan bunga yang belum diamortisasi/ Unamortized interest income	Nilai tercatat/ Carrying value
				Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million
Obligasi Pemerintah Indonesia/ Indonesian Government Bonds	364 hari/ days	18 Agu/ Aug 18, 2023	16 Agu/ Aug 16, 2024	409.259	15.626	393.633
Obligasi Pemerintah Indonesia/ Indonesian Government Bonds	364 hari/ days	23 Jun/ Jun 23, 2023	21 Jun/ Jun 21, 2024	308.174	8.864	299.310
Obligasi Pemerintah Indonesia/ Indonesian Government Bonds	364 hari/ days	16 Jun/ Jun 16, 2023	14 Jun/ Jun 14, 2024	396.407	10.937	385.470
Obligasi Pemerintah Indonesia/ Indonesian Government Bonds	364 hari/ days	3 Mar/ Mar 3, 2023	1 Mar/ Mar 1, 2024	592.645	6.207	586.438
Obligasi Pemerintah Indonesia/ Indonesian Government Bonds	364 hari/ days	24 Feb/ Feb 24, 2023	23 Feb/ Feb 23, 2024	598.812	5.532	593.280
Obligasi Pemerintah Indonesia/ Indonesian Government Bonds	364 hari/ days	17 Feb/ Feb 17, 2023	16 Feb/ Feb 16, 2024	298.110	2.390	295.720
Obligasi Pemerintah Indonesia/ Indonesian Government Bonds	364 hari/ days	10 Feb/ Feb 10, 2023	9 Feb/ Feb 9, 2024	407.571	2.771	404.800
Obligasi Pemerintah Indonesia/ Indonesian Government Bonds	92 hari/ days	15 Nov/ Nov 15, 2023	15 Feb/ Feb 15, 2024	390.327	3.087	387.240
Obligasi Pemerintah Indonesia/ Indonesian Government Bonds	91 hari/ days	29 Nov/ Nov 29, 2023	28 Feb/ Feb 28, 2024	487.887	5.011	482.876
Jumlah - bersih/Total - *net*				3.889.192	60.425	3.828.767

Seluruh transaksi efek yang dibeli dengan janji dijual kembali pada 31 Desember 2024 dan 2023 adalah dengan Pemerintah Indonesia sehingga tidak terdapat cadangan kerugian penurunan nilai.

All transactions of reverse repo as of December 31, 2024 and 2023 are with Indonesian Government resulting no allowance for impairment losses.

10. KREDIT

Rincian kredit yang diberikan adalah sebagai berikut:

	2024	2023	
	Rp Juta/ Rp Million	Rp Juta/ Rp Million	
Kredit yang diukur pada biaya perolehan diamortisasi	106.258.999	89.642.470	Loans measured at amortized costs
Cadangan kerungian penurunan nilai	(207.077)	(232.170)	Allowances for impairment losses
Subjumlah	106.051.922	89.410.300	Sub total
Kredit yang diukur pada FVTPL	583.528	-	Loans measured at FVTPL
Kredit - bersih	106.635.450	89.410.300	Loans - net

Kredit yang diukur pada FVTPL merupakan kredit *multicurrency* dengan derivatif melekat, yang tidak memenuhi kriteria SPPI; oleh karena itu, tidak memenuhi syarat untuk pengukuran pada biaya perolehan diamortisasi atau FVTOCI.

10. LOANS

The details of loans are as follows:

Loans measured at FVTPL represent multicurrency loans with embedded derivatives, which are not considered to meet the SPPI criterion; therefore, they do not qualify for amortized cost or FVTOCI measurement.

a. Jenis kredit / a. Type of loans

	2024 Rp Juta/ Rp Million	2023 Rp Juta/ Rp Million	
Biaya perolehan diamortisasi			**At amortized cost**
Rupiah			Rupiah
Modal kerja	38.150.900	38.584.148	Working capital
Investasi	2.117.096	2.645.603	Investment
Pinjaman karyawan	149.167	141.851	Employee loan
Subjumlah	40.417.163	41.371.602	Sub total
Cadangan kerugian penurunan nila	(6.463)	(104.895)	Allowance for impairment losses
Bersih	40.410.700	41.266.707	Net
Mata uang asing			Foreign currencies
Modal kerja	52.358.972	34.506.396	Working capital
Investasi	13.482.864	13.764.472	Investment
Subjumlah	65.841.836	48.270.868	Sub total
Cadangan kerugian penurunan nila	(200.614)	(127.275)	Allowance for impairment losses
Bersih	65.641.222	48.143.593	Net
Subjumlah	106.051.922	89.410.300	Subtotal
Nilai Wajar Melalui Laba Rugi			**Fair Value Through Profit or Loss**
Mata uang asing			Foreign currencies
Modal kerja	583.528	-	Working capital
Subjumlah	583.528	-	Subtotal
Kredit - bersih	106.635.450	89.410.300	Loans - net

b. Mata uang / b. Currency

	2024 Rp Juta/ Rp Million	2023 Rp Juta/ Rp Million	
Biaya perolehan diamortisasi			**At amortized cost**
Rupiah	40.417.163	41.371.602	Rupiah
Dolar Amerika Serikat	64.596.089	46.956.905	United States Dollar
Euro Eropa	371.695	202.085	Euro
Yen Jepang	874.052	1.111.878	Japanese Yen
Subjumlah	106.258.999	89.642.470	Subtotal
Cadangan kerugian penurunan nilai	(207.077)	(232.170)	Allowance for impairment losses
Bersih	106.051.922	89.410.300	Net
Nilai Wajar Melalui Laba Rugi			**Fair Value Through Profit or Loss**
Dolar Amerika Serikat	583.528	-	United States Dollar
Kredit - bersih	106.635.450	89.410.300	Loans - net

	2024	2023	
Tingkat bunga efektif rata-rata setahun			Average interest rates per annum
Rupiah	6,85%	7,12%	Rupiah
Dolar Amerika Serikat	5,78%	6,70%	United States Dollar
Euro Eropa	5,28%	6,00%	Euro
Yen Jepang	1,54%	0,93%	Japanese Yen

c. Sektor ekonomi / **c. Economic sector**

	2024 Rp Juta/ Rp Million	2023 Rp Juta/ Rp Million	
Biaya perolehan diamortisasi			**At amortized cost**
Rupiah			Rupiah
Rumah tangga dan jasa sewa	-	75.157	Household and rental service
Manufaktur	8.290.107	8.523.479	Manufacturing
Jasa keuangan	17.938.194	18.113.532	Financial services
Perdagangan, restoran dan hotel	5.624.452	8.111.844	Trading, restaurant and hotel
Perumahan dan konstruksi	842.058	774.610	Housing and construction
Pengangkutan, pergudangan dan komunikasi	5.621.067	4.160.687	Transportation, warehouse and communication
Pertanian, kehutanan dan pertambangan	-	2.688	Agriculture, forestry, and mining
Listrik, gas dan air	77.852	3.002	Electricity, gas and water
Lain-lain	2.023.433	1.606.603	Others
Subjumlah	40.417.163	41.371.602	Subtotal
Mata Uang Asing			Foreign Currencies
Manufaktur	14.845.813	16.401.789	Manufacturing
Jasa keuangan	36.357.286	19.255.463	Financial services
Perdagangan, restoran dan hotel	5.528.878	5.173.867	Trading, restaurant and hotel
Perumahan dan konstruksi	2.388.445	2.290.990	Housing and construction
Pengangkutan, pergudangan dan komunikasi	2.713.662	1.112.679	Transportation, warehouse and communication
Pertanian, kehutanan dan pertambangan	1.814.375	981.575	Agriculture, forestry and mining
Listrik, gas dan air	906.418	1.342.693	Electricity, gas and water
Lain-lain	1.286.959	1.711.812	Others
Subjumlah	65.841.836	48.270.868	Subtotal
Jumlah	106.258.999	89.642.470	Total
Cadangan kerugian penurunan nilai	(207.077)	(232.170)	Allowance for impairment losses
Bersih	106.051.922	89.410.300	Net
Nilai Wajar Melalui Laba Rugi			**Fair Value Through Profit or Loss**
Mata Uang Asing			Foreign Currencies
Jasa keuangan	440.876	-	Financial services
Manufaktur	142.652	-	Manufacturing
Jumlah	583.528	-	Total
Kredit - bersih	106.635.450	89.410.300	Loans - net

Sektor ekonomi lain-lain terdiri dari pinjaman kepada karyawan dan konstruksi gedung dan sipil.

Other economic sectors consist of employee loan and building construction and civil.

d. Jangka waktu / **d. By maturity**

Menurut jatuh tempo berdasarkan perjanjian kredit adalah sebagai berikut:

Maturity period based on loan agreement was as follows:

	2024			
	Rupiah Rp Juta/ Rp Million	Mata uang asing/ Foreign currencies Rp Juta/ Rp Million	Jumlah/ Total Rp Juta/ Rp Million	
< 1 tahun	6.638.897	360.468	6.999.365	< 1 year
1 - 2 tahun	24.035.139	28.116.783	52.151.922	1 - 2 years
> 2 - 5 tahun	3.821.092	22.084.659	25.905.751	> 2 - 5 years
> 5 tahun	5.922.036	15.863.453	21.785.489	> 5 years
Jumlah	40.417.164	66.425.363	106.842.527	Total
Cadangan kerugian penurunan nilai	(6.463)	(200.614)	(207.077)	Allowance for impairment losses
Kredit - bersih	40.410.701	66.224.749	106.635.450	Loans - net

	2023			
	Rupiah	Mata uang asing/ Foreign currencies	Jumlah/ Total	
	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	
< 1 tahun	438.265	1.868.408	2.306.673	< 1 year
1 - 2 tahun	13.099.064	14.836.629	27.935.693	1 - 2 years
> 2 - 5 tahun	20.149.173	18.889.680	39.038.853	> 2 - 5 years
> 5 tahun	7.685.100	12.676.151	20.361.251	> 5 years
Jumlah	41.371.602	48.270.868	89.642.470	Total
Cadangan kerugian penurunan nilai	(104.895)	(127.275)	(232.170)	Allowance for impairment losses
Kredit - bersih	41.266.707	48.143.593	89.410.300	Loans - net

e. Berdasarkan *staging* PSAK 109

Mutasi nilai tercatat bruto kredit yang diukur pada biaya perolehan diamortisasi adalah sebagai berikut:

e. By PSAK 109 *staging*

The changes in gross carrying amount of loan measured at amortized costs are as follows:

	2024				
	Stage 1	Stage 2	Stage 3	Jumlah/ Total	
	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	
Saldo awal tahun	87.159.535	2.399.600	83.335	89.642.470	Balance at beginning of the year
Transfer ke kerugian ekspektasian 12 bulan (*stage* 1)	42.089	(42.089)	-	-	Transfer to 12-months expected credit loss (stage 1)
Transfer ke kredit yang diberikan sepanjang umurnya - tidak mengalami penurunan nilai (*stage* 2)	(62.620)	62.620	-	-	Transfer to Lifetime ECL - Not Credit Impaired (stage 2)
Transfer ke kredit yang diberikan yang mengalami penurunan nilai (*stage* 3)	-	(50.499)	50.499	-	Transfer to Lifetime ECL - Credit Impaired (stage 3)
Total saldo setelah transfer	87.139.004	2.369.632	133.834	89.642.470	Balance after transfer
Pengukuran kembali bersih nilai tercatat	10.270.212	95.368	11.647	10.377.227	Remeasurement of the net carrying value
Aset keuangan baru yang diterbitkan atau dibeli	15.978.910	-	-	15.978.910	New financial assets issued or purchased
Aset keuangan yang dihentikan pengakuannya *(stage 1* dan *2)*	(9.554.631)	(101.642)	-	(9.656.273)	Financial assets derecognized (stage 1 and 2)
Aset keuangan yang dihentikan pengakuannya *(stage 3)*	-	-	(83.335)	(83.335)	Financial assets derecognized (stage 3)
Total penambahan/(penurunan) tahun berjalan	16.694.491	(6.274)	(71.688)	16.616.529	Total additions/(decrease) for the year
Saldo akhir tahun	103.833.495	2.363.358	62.146	106.258.999	Balance at the end of the year

	2023				
	Stage 1	Stage 2	Stage 3	Jumlah/ Total	
	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	
Saldo awal tahun	84.951.750	2.364.625	428.106	87.744.481	Balance at beginning of the year
Transfer ke kerugian ekspektasian 12 bulan (*stage* 1)	23.386	(23.386)	-	-	Transfer to 12-months expected credit loss (stage 1)
Transfer ke kredit yang diberikan sepanjang umurnya - tidak mengalami penurunan nilai (*stage* 2)	(118.719)	118.719	-	-	Transfer to Lifetime ECL - Not Credit Impaired (stage 2)
Transfer ke kredit yang diberikan yang mengalami penurunan nilai (*stage* 3)	-	-	-	-	Transfer to Lifetime ECL - Credit Impaired (stage 3)
Total saldo setelah transfer	84.856.417	2.459.958	428.106	87.744.481	Balance after transfer
Pengukuran kembali bersih nilai tercatat	(5.390.689)	(45.351)	4.689	(5.431.351)	Remeasurement of the net carrying value
Aset keuangan baru yang diterbitkan atau dibeli	21.286.054	-	83.335	21.369.389	New financial assets issued or purchased
Aset keuangan yang dihentikan pengakuannya *(stage 1* dan *2)*	(13.592.247)	(15.007)	-	(13.607.254)	Financial assets derecognized (stage 1 and 2)
Aset keuangan yang dihentikan pengakuannya *(stage 3)*	-	-	(432.795)	(432.795)	Financial assets derecognized (stage 3)
Total penambahan/(penurunan) tahun berjalan	2.303.118	(60.358)	(344.771)	1.897.989	Total additions/(decrease) for the year
Saldo akhir tahun	87.159.535	2.399.600	83.335	89.642.470	Balance at the end of the year

f. Cadangan kerugian penurunan nilai

Mutasi cadangan penurunan nilai kredit yang diukur pada biaya perolehan diamortisasi adalah sebagai berikut:

f. Allowance for impairment losses

The changes in allowance for impairment losses of loans measured at amortized costs are as follows:

	2024				
	Stage 1	Stage 2	Stage 3	Jumlah/ Total	
	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	
Saldo awal tahun	54.022	95.148	83.000	232.170	Balance at beginning of the year
Transfer ke kerugian ekspektasian 12 bulan (*stage* 1)	734	(734)	-	-	Transfer to 12-months expected credit loss (stage 1)
Transfer ke kredit yang diberikan sepanjang umurnya - tidak mengalami penurunan nilai (*stage* 2)	(21)	21	-	-	Transfer to Lifetime ECL - Not Credit Impaired (stage 2)
Transfer ke kredit yang diberikan yang mengalami penurunan nilai (*stage* 3)	-	(194)	194	-	Transfer to Lifetime ECL - Credit Impaired (stage 3)
Total saldo setelah transfer	54.735	94.241	83.194	232.170	Balance after transfer
Pengukuran kembali bersih nilai tercatat	(16.082)	5.914	57.352	47.184	Remeasurement of the net carrying value
Aset keuangan baru yang diterbitkan atau dibeli	6.793	-	-	6.793	New financial assets issued or purchased
Aset keuangan yang dihentikan pengakuannya *(stage* 1 dan *2)*	(2.531)	(102)	-	(2.633)	Financial assets derecognized (stage 1 and 2)
Total penambahan/(penurunan) tahun berjalan dibebankan pada laba rugi	(11.820)	5.812	57.352	51.344	Total addition/(decreases) for the current year charged to profit and loss
Aset keuangan yang dihentikan pengakuannya *(stage* 3*)*	-	-	(83.000)	(83.000)	Financial assets derecognized (stage 3)
Selisih kurs berjalan	235	1.728	4.600	6.563	Foreign exchange effect
Total penambahan/(penurunan) tahun berjalan	(11.585)	7.540	(21.048)	(25.093)	Total addition/(decrease) for the year
Saldo akhir tahun	43.150	101.781	62.146	207.077	Balance at the end of the year

	2023				
	Stage 1	Stage 2	Stage 3	Jumlah/ Total	
	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	
Saldo awal tahun	149.587	74.953	428.106	652.646	Balance at beginning of the year
Transfer ke kerugian ekspektasian 12 bulan (*stage* 1)	21	(21)	-	-	Transfer to 12-months expected credit loss (stage 1)
Transfer ke kredit yang diberikan sepanjang umurnya - tidak mengalami penurunan nilai (*stage* 2)	(801)	801	-	-	Transfer to Lifetime ECL - Not Credit Impaired (stage 2)
Transfer ke kredit yang diberikan yang mengalami penurunan nilai (*stage* 3)	-	-	-	-	Transfer to Lifetime ECL - Credit Impaired (stage 3)
Total saldo setelah transfer	148.807	75.733	428.106	652.646	Balance after transfer
Pengukuran kembali bersih nilai tercatat	(92.304)	19.447	-	(72.857)	Remeasurement of the net carrying value
Aset keuangan baru yang diterbitkan atau dibeli	13.882	-	83.000	96.882	New financial assets issued or purchased
Aset keuangan yang dihentikan pengakuannya *(stage* 1 dan 2*)*	(8.324)	(32)	-	(8.356)	Financial assets derecognized (stage 1 and 2)
Total penambahan/(penurunan) tahun berjalan dibebankan pada laba rugi	(86.746)	19.415	83.000	15.669	Total addition/(decreases) for the current year charged to profit and loss
Aset keuangan yang dihentikan pengakuannya *(stage* 3*)*	-	-	(432.795)	(432.795)	Financial assets derecognized (stage 3)
Selisih kurs berjalan	(8.039)	-	4.689	(3.350)	Foreign exchange effect
Total penambahan/(penurunan) tahun berjalan	(94.785)	19.415	(345.106)	(420.476)	Total addition/(decrease) for the year
Saldo akhir tahun	54.022	95.148	83.000	232.170	Balance at the end of the year

Total penambahan/(penurunan) tahun berjalan termasuk keuntungan selisih kurs sebesar Rp 6.563 juta pada tahun 2024 (2023: keuntungan selisih kurs sebesar Rp 3.350 juta).

Total additions/(decreases) for the current year include differences in exchange rate gain amounting to Rp 6,563 in million in 2024 (2023: exchange rate gain amounting to Rp 3,350 million).

g. Hapus buku

Mutasi kredit yang dihapus buku adalah sebagai berikut:

g. Write off

The changes in loans written off are as follows:

	2024	2023	
	Rp Juta/ Rp Million	Rp Juta/ Rp Million	
Mata uang asing			Foreign currencies
Saldo awal tahun	234.845	252.563	Balance at beginning of year
Penambahan dalam tahun berjalan	-	-	Addition during the year
Hapus tagih	(35.426)	-	Claim-off
Pembayaran pemulihan	-	(14.811)	Payment recovery
Selisih kurs penjabaran	-	(2.907)	Exchange rate difference
Saldo akhir tahun	199.419	234.845	Balance at the end of the year

h. Informasi signfikan lainnya yang berkaitan dengan kredit yang diberikan

1) Kredit yang diberikan dijamin dengan agunan yang diikat dengan hak tanggungan atau surat kuasa untuk menjual dan jaminan lain yang umumnya diterima oleh perbankan.

2) Kredit sindikasi merupakan pinjaman yang diberikan kepada debitur di bawah perjanjian pembiayaan bersama dengan bank-bank lain. Jumlah kredit sindikasi yang diberikan oleh Bank pada tanggal 31 Desember 2024 adalah sebesar Rp 8.055.967 juta (2023: Rp 11.605.945 juta). Persentase keikutsertaan Bank sebagai anggota sindikasi pada tanggal 31 Desember 2024 berkisar antara 0,05%-41,52% (2023: 0,05%-39,47%).

3) Tidak terdapat kredit yang direstrukturisasi pada tanggal 31 Desember 2024 dan 31 Desember 2023.

4) Kredit kepada karyawan Bank ditujukan untuk pendidikan, pemilikan kendaraan, rumah dan kepemilikan pribadi lainnya dengan jangka waktu 42 bulan sampai dengan 236 bulan pada tanggal 31 Desember 2024 (2023: 21 bulan sampai dengan 236 bulan). Tingkat bunga kontraktual rata-rata per tahun untuk kredit kepada karyawan pada tanggal 31 Desember 2024 adalah 2,92% (2023: 3,19%).

5) Pada tanggal 31 Desember 2024 dan 2023, tidak terdapat kredit yang dijadikan agunan oleh Bank.

h. Other significant information relating to loans

1) Loans are secured by collaterals which are legalized by deed of encumbrance or power of attorney to sell and other collaterals generally accepted in the banking industry.

2) The syndicated loans represent loans granted to debtors under syndicated loans agreement with other banks. Total syndicated loans of the Bank as of December 31, 2024 amounting to Rp 8.055.967 million (2023: Rp 11,605,945 million). Percentage of the Bank's participation as a member in the syndicated loans for the year ended December 31, 2024 ranges from 0.05%-41.52% (2023: 0.05%-39.47%).

3) There is no restructured loans as of December 31, 2024 and December 31, 2023.

4) Loans to the Bank's employees are granted for education, acquisition of vehicles, houses and other personal properties with maturities of 42 months to 236 months as of December 31, 2024 (2023: 21 months to 236 months). These loans bear contractual average interest rate per annum of 2.92% as of December 31, 2024 (2023: 3.19%).

5) As of December 31, 2024 and 2023, there are no loans pledged as collateral by the Bank.

11. TAGIHAN/UTANG AKSEPTASI / 11. ACCEPTANCE RECEIVABLES/PAYABLES

	2024 Rp Juta/ Rp Million	2023 Rp Juta/ Rp Million	
Tagihan akseptasi			**Acceptance receivables**
Rupiah	839.561	2.222.320	Rupiah
Mata uang asing	1.076.501	1.096.450	Foreign currencies
Sub jumlah	1.916.062	3.318.770	Subtotal
Cadangan kerugian penurunan nilai	(991)	(1.517)	Allowance for impairment losses
Jumlah tagihan akseptasi - bersih	1.915.071	3.317.253	Total acceptance receivables - net
Utang akseptasi			**Acceptance payables**
Rupiah	839.561	2.222.320	Rupiah
Mata uang asing	1.076.501	1.096.450	Foreign currencies
Jumlah liabilitas akseptasi	1.916.062	3.318.770	Total acceptance payables

Tagihan dan utang akseptasi berdasarkan jangka waktu perjanjian adalah sebagai berikut:

The acceptance receivables and payables classified based on the term of the agreement are as follows:

	2024		2023		
	Tagihan/ Receivables	Utang/ Payables	Tagihan/ Receivables	Utang/ Payables	
	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	
Rupiah					Rupiah
≤ 1 bulan	-	-	-	-	≤ 1 month
> 1 - 3 bulan	156.817	156.817	201.828	201.828	> 1 - 3 months
> 3 - 6 bulan	162.011	162.011	2.020.492	2.020.492	> 3 - 6 months
> 6 - 12 bulan	520.733	520.733	-	-	> 6 - 12 months
Sub jumlah	839.561	839.561	2.222.320	2.222.320	Subtotal
Mata uang asing					Foreign currencies
≤ 1 bulan	460	460	3.386	3.386	≤ 1 month
> 1 - 3 bulan	59.801	59.801	115.831	115.831	> 1 - 3 months
> 3 - 6 bulan	867.627	867.627	874.131	874.131	> 3 - 6 months
> 6 - 12 bulan	148.613	148.613	103.102	103.102	> 6 - 12 months
Sub jumlah	1.076.501	1.076.501	1.096.450	1.096.450	Subtotal
Cadangan kerugian penurunan nilai	(991)	-	(1.517)	-	Allowance for impairment losses
Jumlah	1.915.071	1.916.062	3.317.253	3.318.770	Total

Mutasi nilai tercatat bruto tagihan akseptasi adalah sebagai berikut:

The changes in gross carrying amount of acceptance receivables are as follows:

	2024				
	Stage 1	Stage 2	Stage 3	Jumlah/ Total	
	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	
Saldo awal tahun	3.300.265	18.505	-	3.318.770	Balance at beginning of the year
Transfer ke kerugian ekspektasian 12 bulan (*stage* 1)	-	-	-	-	Transfer to 12-months expected credit loss (stage 1)
Transfer ke kredit yang diberikan sepanjang umurnya - tidak mengalami penurunan nilai (*stage* 2)	-	-	-	-	Transfer to Lifetime ECL - Not Credit Impaired (stage 2)
Transfer ke kredit yang diberikan yang mengalami penurunan nilai (*stage* 3)	-	-	-	-	Transfer to Lifetime ECL - Credit Impaired (stage 3)
Total saldo setelah transfer	3.300.265	18.505	-	3.318.770	Balance after transfer
Pengukuran kembali bersih nilai tercatat	(1.510.215)	-	-	(1.510.215)	Remeasurement of the net carrying value
Aset keuangan baru yang diterbitkan atau dibeli	138.378	-	-	138.378	New financial assets issued or purchased
Aset keuangan yang dihentikan pengakuannya (*stage* 1 dan 2)	(12.366)	(18.505)	-	(30.871)	Financial assets derecognized (stage 1 and 2)
Aset keuangan yang dihentikan pengakuannya (*stage* 3)	-	-	-	-	Financial assets derecognized (stage 3)
Total penambahan/(penurunan) tahun berjalan	(1.384.203)	(18.505)	-	(1.402.708)	Total additions/(decrease) for the year
Saldo akhir tahun	1.916.062	-	-	1.916.062	Balance at the end of the year

	2023				
	Stage 1	Stage 2	Stage 3	Jumlah/ Total	
	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	
Saldo awal tahun	2.205.633	-	59.890	2.265.523	Balance at beginning of the year
Transfer ke kerugian ekspektasian 12 bulan (*stage* 1)	-	-	-	-	Transfer to 12-months expected credit loss (stage 1)
Transfer ke kredit yang diberikan sepanjang umurnya - tidak mengalami penurunan nilai (*stage* 2)	(18.955)	18.955	-	-	Transfer to Lifetime ECL - Not Credit Impaired (stage 2)
Transfer ke kredit yang diberikan yang mengalami penurunan nilai (*stage* 3)	-	-	-	-	Transfer to Lifetime ECL - Credit Impaired (stage 3)
Total saldo setelah transfer	2.186.678	18.955	59.890	2.265.523	Balance after transfer
Pengukuran kembali bersih nilai tercatat	1.099.459	(450)	-	1.099.009	Remeasurement of the net carrying value
Aset keuangan baru yang diterbitkan atau dibeli	63.643	-	-	63.643	New financial assets issued or purchased
Aset keuangan yang dihentikan pengakuannya (*stage* 1 dan 2)	(49.515)	-	-	(49.515)	Financial assets derecognized (stage 1 and 2)
Aset keuangan yang dihentikan pengakuannya (*stage* 3)	-	-	(59.890)	(59.890)	Financial assets derecognized (stage 3)
Total penambahan/(penurunan) tahun berjalan	1.113.587	(450)	(59.890)	1.053.247	Total additions/(decrease) for the year
Saldo akhir tahun	3.300.265	18.505	-	3.318.770	Balance at the end of the year

Mutasi cadangan penurunan nilai tagihan akseptasi adalah sebagai berikut:

The changes in allowance for impairment losses of acceptance receivables are as follows:

	2024				
	Stage 1	Stage 2	Stage 3	Jumlah/ Total	
	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	
Saldo awal tahun	1.500	17	-	1.517	Balance at beginning of the year
Transfer ke kerugian ekspektasian 12 bulan (*stage* 1)	-	-	-	-	Transfer to 12-months expected credit loss (stage 1)
Transfer ke kredit yang diberikan sepanjang umurnya - tidak mengalami penurunan nilai (*stage* 2)	-	-	-	-	Transfer to Lifetime ECL - Not Credit Impaired (stage 2)
Transfer ke kredit yang diberikan yang mengalami penurunan nilai (*stage* 3)	-	-	-	-	Transfer to Lifetime ECL - Credit Impaired (stage 3)
Total saldo setelah transfer	1.500	17	-	1.517	Balance after transfer
Pengukuran kembali bersih nilai tercatat	(616)	-	-	(616)	Remeasurement of the net carrying value
Aset keuangan baru yang diterbitkan atau dibeli	134	-	-	134	New financial assets issued or purchased
Aset keuangan yang dihentikan pengakuannya (*stage* 1 dan 2)	(34)	(17)	-	(51)	Financial assets derecognized (stage 1 and 2)
Total penambahan/(penurunan) tahun berjalan dibebankan pada laba rugi	(516)	(17)	-	(533)	Total additions/(decrease) for the current year charged to profit and loss
Aset keuangan yang dihentikan pengakuannya (*stage* 3)	-	-		-	Financial assets derecognized (stage 3)
Selisih kurs berjalan	7	-	-	7	Foreign exchange effect
Total penambahan/(penurunan) tahun berjalan	(509)	(17)	-	(526)	Total additions/(decrease) for the year
Saldo akhir tahun	991	-	-	991	Balance at the end of the year

	2023				
	Stage 1	Stage 2	Stage 3	Jumlah/ Total	
	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	
Saldo awal tahun	3.333	-	59.890	63.223	Balance at beginning of the year
Transfer ke kerugian ekspektasian 12 bulan (*stage* 1)	-	-	-	-	Transfer to 12-months expected credit loss (stage 1)
Transfer ke kredit yang diberikan sepanjang umurnya - tidak mengalami penurunan nilai (*stage* 2)	(7)	7	-	-	Transfer to Lifetime ECL - Not Credit Impaired (stage 2)
Transfer ke kredit yang diberikan yang mengalami penurunan nilai (*stage* 3)	-	-	-	-	Transfer to Lifetime ECL - Credit Impaired (stage 3)
Total saldo setelah transfer	3.326	7	59.890	63.223	Balance after transfer
Pengukuran kembali bersih nilai tercatat	(1.759)	9	-	(1.750)	Remeasurement of the net carrying value
Aset keuangan baru yang diterbitkan atau dibeli	30	-	-	30	New financial assets issued or purchased
Aset keuangan yang dihentikan pengakuannya (*stage* 1 dan 2)	(38)	-	-	(38)	Financial assets derecognized (stage 1 and 2)
Total penambahan/(penurunan) tahun berjalan dibebankan pada laba rugi	(1.767)	9	-	(1.758)	Total additions/(decrease) for the current year charged to profit and loss
Aset keuangan yang dihentikan pengakuannya (*stage* 3)	-	-	(59.890)	(59.890)	Financial assets derecognized (stage 3)
Selisih kurs berjalan	(59)	1	-	(58)	Foreign exchange effect
Total penambahan/(penurunan) tahun berjalan	(1.826)	10	(59.890)	(61.706)	Total additions/(decrease) for the year
Saldo akhir tahun	1.500	17	-	1.517	Balance at the end of the year

Total penambahan tahun berjalan termasuk keuntungan selisih kurs sebesar Rp 7 juta pada tahun 2024 (2023: kerugian selisih kurs sebesar Rp 58 juta).

Total additions for the current year include differences in exchange rate gain amounting to IDR 7 million in 2024 (2023: exchange rate loss amounting to Rp 58 million).

12. SIMPANAN DARI NASABAH

Simpanan dari nasabah terdiri dari:

12. DEPOSIT FROM CUSTOMERS

Deposit from customers consist of the following:

	2024	2023	
	Rp Juta/ Rp Million	Rp Juta/ Rp Million	
Rupiah			Rupiah
Giro	15.431.176	17.005.661	Demand deposits
Deposito berjangka	10.316.252	11.664.357	Time deposits
Sub jumlah	25.747.428	28.670.018	Subtotal
Mata uang asing			Foreign currency
Giro	19.475.132	21.541.967	Demand deposits
Deposito berjangka	7.191.763	7.413.386	Time deposits
Sub jumlah	26.666.895	28.955.353	Subtotal
Jumlah	52.414.323	57.625.371	Total

a. Giro

Tingkat bunga efektif rata-rata setahun:

	2024	2023	
Rupiah	0,17%	0,14%	Rupiah
Dolar Amerika Serikat	0,02%	0,01%	United States Dollar
Yen Jepang	0,00%	0,00%	Japanese Yen

Pada tanggal 31 Desember 2024 dan 2023 tidak terdapat giro yang diblokir dan dijadikan jaminan kredit.

a. Demand deposits

Average annual effective interest rate:

As of December 31, 2024 and 2023, there are no demand deposits that were restricted and pledged as loan collaterals.

b. Deposito berjangka

Tingkat bunga efektif rata-rata setahun:

	2024	2023	
Rupiah	4,24%	4,19%	Rupiah
Dolar Amerika Serikat	2,42%	2,76%	United States Dollar
Yen Jepang	0,00%	0,00%	Japanese Yen

Klasifikasi deposito berjangka berdasarkan periode adalah sebagai berikut:

b. Time deposits

Average annual effective interest rate:

Classification of time deposits based on the term are as follows:

	2024			
	Rupiah	Mata uang asing/ Foreign currencies	Jumlah/Total	
	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	
≤ 1 bulan	3.947.862	2.999.992	6.947.854	≤ 1 month
1 - 3 bulan	5.544.268	3.724.078	9.268.346	1 - 3 months
3 - 6 bulan	533.078	286.129	819.207	3 - 6 months
6 - 12 bulan	291.044	181.564	472.608	6 - 12 months
Jumlah	10.316.252	7.191.763	17.508.015	Total

	2023			
	Rupiah	Mata uang asing/ Foreign currencies	Jumlah/Total	
	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	
≤ 1 bulan	8.827.260	4.901.888	13.729.148	≤ 1 month
1 - 3 bulan	2.374.513	2.253.554	4.628.067	1 - 3 months
3 - 6 bulan	305.672	201.439	507.111	3 - 6 months
6 - 12 bulan	156.912	56.505	213.417	6 - 12 months
Jumlah	11.664.357	7.413.386	19.077.743	Total

Pada tanggal 31 Desember 2024 dan 2023 tidak terdapat deposito berjangka yang diblokir dan dijadikan jaminan kredit.

As of December 31, 2024 and 2023, there was no time deposits which were restricted and pledged as loan collaterals.

13. SIMPANAN DARI BANK LAIN

Simpanan dari bank lain terdiri dari:

	2024 Rp Juta/ Rp Million	2023 Rp Juta/ Rp Million	
Rupiah			Rupiah
Call money	136.018	88.841	Call money
Giro	39.658	28.299	Demand deposit
Jumlah	175.676	117.140	Total

Tingkat suku bunga efektif rata-rata per tahun dan jangka waktu adalah sebagai berikut:

	2024		2023		
	Jangka waktu/ Term	Tingkat bunga efektif rata-rata per tahun/ Average annual effective interest rate	Jangka waktu/ Term	Tingkat bunga efektif rata-rata per tahun/ Average annual effective interest rate	
Call money	15 - 32 hari/days	2,50%	7 hari/days	2,25%	Call money

13. DEPOSITS FROM OTHER BANKS

Deposits from other banks consist of the following:

Average effective interest rates per annum and term are as follows:

14. PERPAJAKAN

Klaim pengembalian pajak terdiri dari:

	2024 Rp Juta/ Rp Million	2023 Rp Juta/ Rp Million	
Pajak penghasilan badan			Corporate income taxes
2023	37.470	37.470	2023
2019	14.242	-	2019
Sub jumlah	51.712	37.470	Subtotal
Pajak penghasilan Pasal 26			Withholding taxes Article 26
2019	4.273	-	2019
Jumlah	55.985	37.470	Total

Utang pajak penghasilan terdiri dari:

	2024 Rp Juta/ Rp Million	2023 Rp Juta/ Rp Million	
Pajak penghasilan pasal 25	157.673	191.630	Income tax article 25
Pajak penghasilan pasal 29	196.876	-	Income tax article 29
Pajak penghasilan kantor cabang	841.312	653.198	Branch profit tax
Pajak penghasilan tahun buku 2015	-	29.720	Income tax fiscal year 2015
Jumlah	1.195.861	874.548	Total

14. TAXATION

Claim for tax refund consists of:

Income tax payable consists of:

Beban pajak penghasilan terdiri dari:

Income tax expense consists of the following:

	2024 Rp Juta/ Rp Million	2023 Rp Juta/ Rp Million	
Pajak kini	2.372.932	1.842.353	Current tax
Pajak penghasilan atas laba Cabang pasal 26	841.312	653.198	Income tax on Branch's profit article 26
Penyesuaian pajak tahun lalu	-	663	Prior year tax adjustment
Pajak tangguhan	(270.532)	6.547	Deferred tax
Jumlah	2.943.712	2.502.761	Total

Pajak Kini

Current Tax

Rekonsiliasi antara laba sebelum pajak penghasilan menurut laporan laba rugi dan penghasilan komprehensif lain dengan laba kena pajak adalah sebagai berikut:

A reconciliation between profit before tax per statement of profit or loss and other comprehensive income and taxable income is as follows:

	2024 Rp Juta/ Rp Million	2023 Rp Juta/ Rp Million	
Laba sebelum pajak	9.876.135	8.364.641	Income before tax
Perbedaan temporer:			Temporary differences:
Cadangan kerugian penurunan nilai aset keuangan	817.320	(46.720)	Provision for impairment losses on financial assets
Imbalan pasca kerja	61.879	22.642	Post-employment benefits
Penyusutan aset tetap, penyusutan aset hak guna, dan amortisasi	35.262	(1.046)	Depreciation on premises and equipment, depreciation on Right-of-Use Asset, and amortization
Tunjangan karyawan	4.817	14.500	Employee allowances
Lainnya	(11.453)	(11.345)	Others
Jumlah	907.825	(21.969)	Total
Beban yang tidak dapat diperhitungkan menurut fiskal	2.096	31.658	Non deductible expenses
Laba kena pajak	10.786.056	8.374.330	Taxable income

Perhitungan beban dan utang pajak (pajak dibayar dimuka) kini adalah sebagai berikut:

Current tax expense and payable (prepaid tax) are computed as follows:

	2024 Rp Juta/ Rp Million	2023 Rp Juta/ Rp Million	
Laba kena pajak	10.786.056	8.374.330	Taxable income
Beban pajak kini dengan 22%	2.372.932	1.842.353	Current tax expense at 22%
Laba bersih setelah pajak	8.413.124	6.531.977	Net income after tax
Pajak penghasilan atas laba Cabang pasal 26	841.312	653.198	Income tax on Branch's profit article 26
Beban pajak kini dengan 22%	2.372.932	1.842.353	Current tax expense at 22%
Jumlah beban pajak kini	3.214.244	2.495.551	Total current tax expense

	2024 Rp Juta/ Rp Million	2023 Rp Juta/ Rp Million	
Beban pajak kini dengan 22%	2.372.932	1.842.353	Current tax expense at 22%
Dikurangi pembayaran pajak penghasilan di muka	2.176.056	1.879.823	Less prepayment of income tax
Utang pajak kini (klaim pengembalian pajak)	196.876	(37.470)	Current tax payable (claim for tax refund)

Pajak Tangguhan

Rincian dari liabilitas pajak tangguhan Bank adalah sebagai berikut:

Deferred Tax

The details of the Bank's deferred tax liabilities are as follows:

	1 Januari/ *January 1,* 2024 Rp'000	Dikreditkan (dibebankan) ke laba rugi tahun berjalan/ *Credited (charged) income for the year* Rp'000	Dikreditkan (dibebankan) ke penghasilan komprehensif lain/ *Credited (charged) to other comprehensive income* Rp'000	31 Desember/ *December 31,* 2024 Rp'000	
Aset (liabilitas) pajak tangguhan					Deferred tax assets (liabilities)
Cadangan kerugian penurunan nilai aset keuangan	(222.407)	243.561	-	21.154	Provision for impairment losses on financial assets
Imbalan pasca kerja	128.253	18.440	(18.272)	128.421	Post-employment benefits
Penyusutan aset tetap dan amortisasi	(50.961)	10.508	-	(40.453)	Depreciation of premises and equipment and amortization
Tunjangan karyawan	46.574	1.435	-	48.009	Employee allowances
(Keuntungan)/kerugian yang belum direalisasi atas perubahan nilai wajar efek-efek dimiliki untuk mengumpulkan arus kas kontraktual atau dimiliki untuk dikumpulkan dan dijual	40.444	-	12.974	53.418	Unrealized (gain)/loss on changes in fair value of HTCAFS securities
Lainnya	(521)	(3.412)	-	(3.933)	Others
Aset (liabilitas) pajak tangguhan - bersih	(58.618)	270.532	(5.298)	206.616	Deferred tax assets (liabilities) - net

	1 Januari/ *January 1,* 2023 Rp'000	Dikreditkan (dibebankan) ke laba rugi tahun berjalan/ *Credited (charged) income for the year* Rp'000	Dikreditkan (dibebankan) ke penghasilan komprehensif lain/ *Credited (charged) to other comprehensive income* Rp'000	31 Desember/ *December 31,* 2023 Rp'000	
Aset (liabilitas) pajak tangguhan					Deferred tax assets (liabilities)
Cadangan kerugian penurunan nilai aset keuangan	(208.485)	(13.922)	-	(222.407)	Provision for impairment losses on financial assets
Imbalan pasca kerja	129.270	6.747	(7.764)	128.253	Post-employment benefits
Penyusutan aset tetap dan amortisasi	(47.268)	(3.693)	-	(50.961)	Depreciation of premises and equipment and amortization
Tunjangan karyawan	42.253	4.321	-	46.574	Employee allowances
(Keuntungan)/kerugian yang belum direalisasi atas perubahan nilai wajar efek-efek dimiliki untuk mengumpulkan arus kas kontraktual atau dimiliki untuk dikumpulkan dan dijual	35.667	-	4.777	40.444	Unrealized (gain)/loss on changes in fair value of HTCAFS securities
Lainnya	(521)	-	-	(521)	Others
Aset (liabilitas) pajak tangguhan - bersih	(49.084)	(6.547)	(2.987)	(58.618)	Deferred tax assets (liabilities) - net

Tarif Pajak

Pada tanggal 29 Oktober 2021, Pemerintah menetapkan Undang-Undang No.7 Tahun 2021 tentang Harmonisasi Peraturan Perpajakan ("UU HPP"). Salah satu perubahan dalam UU HPP ini adalah tarif pajak penghasilan badan yang berlaku di tahun 2022 dan seterusnya adalah sebesar 22%.

Tax Rate

On October 29, 2021, the Goverment stipulated Law No.7 Year 2021 on the Harmonization of Tax Regulations ("HPP Bill"). One of the changes in this HPP Law is the corporate income tax rate applicable in 2022 and so forth is 22%.

Beban pajak penghasilan direkonsiliasi dengan laba sebelum pajak adalah sebagai berikut:

Income tax expense was reconciled with income before income tax as follows:

	2024 Rp Juta/ Rp Million	2023 Rp Juta/ Rp Million	
Laba sebelum pajak penghasilan	9.876.135	8.364.641	Income before tax
Tarif pajak yang berlaku	29,80%	29,80%	Tax expense at effective tax rates
	2.943.088	2.492.663	
Pengaruh pajak atas beban yang tidak dapat diperhitungkan menurut fiskal	624	9.435	Tax effect on non deductible expenses
Efek pembetulan tahun buku 2021	-	663	Impact of correction fiscal year 2021
Beban pajak	2.943.712	2.502.761	Tax expense

Pemeriksaan Pajak

Pemeriksaan Pajak tahun 2015

Bank menerima Surat Ketetapan Pajak Lebih Bayar Pajak Penghasilan badan Tahunan untuk tahun pajak 2015 sebesar Rp 166.287 juta. Berdasarkan hasil pemeriksaan, lebih bayar atas pajak penghasilan badan yang dikembalikan kepada Bank sejumlah Rp 91.079 juta. Bank telah menerima pengembalian pajak pada tanggal 17 Mei 2017.

Bank menerima Surat Ketetapan Pajak Kurang Bayar, sehubungan dengan kurang bayar pajak penghasilan kantor cabang (termasuk sanksi administrasi) untuk tahun pajak 2015 sejumlah Rp 29.782 juta.

Pada bulan Juli 2017, Bank mengajukan surat keberatan kepada Kantor dari pemeriksaan pajak tahun 2015 sehubungan dengan koreksi pajak.

Bank menerima Surat Keputusan Direktorat Jenderal Pajak (DJP) pada tanggal 7 Juni 2018 sehubungan dengan penolakan atas keberatan yang diajukan oleh Bank atas kurang bayar pajak atas pajak penghasilan badan dan pajak atas laba usaha kantor cabang untuk tahun pajak 2015.

Pada bulan Agustus 2018, Bank mengajukan banding ke pengadilan pajak. Pengadilan Pajak mengabulkan seluruhnya permohonan banding Bank atas atas pajak penghasilan badan dan pajak atas laba usaha kantor cabang pada tanggal 3 Agustus 2020. Bank telah menerima pengembalian pajak sejumlah Rp 104.733 juta pada tanggal 12 Oktober 2020.

Tax Assessment

2015 Tax Assessment

The Bank received Tax Overpayment Decision Letter regarding the Restitution of Tax Overpayment as stated on annual corporate income tax returns filed for the fiscal year 2015 amounting to Rp 166,287 million. Based on the assessment, the Tax office returned the income tax overpayment to the Bank amounting to Rp 91,079. The Bank received tax overpayment on May 17, 2017.

The Bank received Tax Underpayment Decision Letter related to tax underpayment of branch profit tax (including administrative sanction) for fiscal year 2015 amounting to Rp 29,782 million.

In July 2017, the Bank submitted an objection letter to the Tax Office regarding tax corrections related to the tax audit result for the year.

Bank received Decision Letter from Directorate General of Tax (DGT) dated June 7, 2018 regarding the rejection of objection filed by the Bank related to tax underpayment of corporate income tax and branch profit tax for fiscal year 2015.

On August 2018, the Bank filed an appeal to the Tax Court. The Tax Court granted all the Bank's appeal for Corporate Income Tax and Branch Profit Tax on August 3, 2020. The Bank has received the tax refund amounting to Rp 104,733 million on October 12, 2020.

Pada tanggal 20 November 2020, Pengadilan Pajak menyerahkan Memori Peninjauan Kembali kepada Bank, memberitahukan bahwa DJP mengajukan permohonan Peninjauan Kembali ke Mahkamah Agung atas pajak penghasilan badan dan pajak atas laba usaha kantor cabang.

On November 20, 2020, the Tax Court delivered the Judicial Review Memorandum to the Bank to notify that the DGT filed a Judicial Review to the Supreme Court for Corporate Income Tax and Branch Profit Tax.

Pada tanggal 31 Desember 2020, Bank menyerahkan surat balasan atas pengajuan Memo Peninjauan Kembali DJP kepada Mahkamah Agung atas pajak penghasilan badan dan pajak atas laba usaha kantor cabang.

On December 31, 2020, the Bank has submitted the response letter for the Judicial Review Memorandum from DGT to Supreme Court related to tax underpayment of corporate income tax and branch profit tax.

Pada tanggal 6 Mei 2021, Mahkamah Agung menolak permohonan Peninjauan Kembali DJP atas pajak penghasilan badan untuk tahun pajak 2015.

On May 6, 2021, the Supreme Court rejected the DGT's Juridical Review on the Corporate Income Tax for the year 2015.

Pada tanggal 12 Oktober 2023, Mahkamah Agung mengabulkan permohonan Peninjauan Kembali DJP atas pajak laba usaha kantor cabang untuk tahun pajak 2015.

On October 12, 2023, the Supreme Court accepted the DGT's Judicial Review on the Branch Profit Tax for the year 2015.

Pada tanggal 22 Januari 2024, sesuai amar putusan Peninjauan Kembali dari Mahkamah Agung, Bank telah membayar seluruh pajak yang masih harus dibayar sejumlah Rp 29.720 juta.

On January 22, 2024, in accordance with the Juridical Review memorandum from the Supreme Court, the Bank has paid all taxes payable amounting to Rp 29,720 million.

Pemeriksaan Pajak tahun 2019

2019 Tax Assessment

Pada tanggal 3 November 2022, Bank menerima Surat Pemberitahuan Pemeriksaan Lapangan oleh DJP.

On November 3, 2022, the Bank received Notification Letter for on-site visit by DGT.

Bank menerima Surat Ketetapan Pajak Kurang Bayar, sehubungan dengan kurang bayar pajak penghasilan kantor cabang (termasuk sanksi administrasi) untuk tahun pajak 2019 sejumlah Rp 14.242 juta dan atas pajak penghasilan pasal 26 (termasuk sanksi administrasi) untuk tahun pajak 2019 sejumlah Rp 4.273 juta.

The Bank received Tax Underpayment Decision Letter related to tax underpayment of branch profit tax (including administrative sanction) for fiscal year 2019 amounting to Rp 14,242 million and of branch profit tax article 26 (including administrative sanction) for fiscal year 2019 amounting to Rp 4,273 million.

Bank telah membayar seluruh kekurangan pajak (termasuk sanksi administrasi) tersebut pada tanggal 7 Juni 2024. Pada bulan Agustus 2024, Bank mengajukan surat keberatan kepada kantor pajak sehubungan dengan koreksi pajak dari pemeriksaan pajak tahun 2019 sejumlah Rp 18.514 juta.

The Bank fully paid the tax underpayment (including administrative sanction) on June 7, 2024. In August 2024, the Bank submitted objection letter to the Tax Office regarding tax correction related to the tax audit result for the year 2019 amounting to Rp 18,514 million.

Pada tanggal 23 September 2024, Bank menerima Surat Pemberitahuan Pemeriksaan Keberatan oleh DJP. Sampai dengan tanggal laporan keuangan diterbitkan, proses pemeriksaan pajak masih dalam proses sehingga belum ada surat ketetapan pajak yang diterbitkan oleh DJP.

On September 23, 2024, the Bank received Notification Letter for Objection by DGT. Until the issuance date of this financial statements, the tax audit is still ongoing so that there has been no Tax Decision Letter issued by DGT.

Pemeriksaan Pajak tahun 2020

2020 Tax Assessment

Pada tanggal 11 Desember 2024, Bank menerima Surat Pemberitahuan Pemeriksaan Lapangan oleh DJP. Sampai dengan tanggal laporan keuangan diterbitkan, proses pemeriksaan pajak masih dalam proses sehingga belum ada surat ketetapan pajak yang diterbitkan oleh DJP.

On December 11, 2024, the Bank received Notification Letter for on-site visit by DGT. Until the issuance date of this financial statements, the tax audit is still ongoing so that there has been no Tax Decision Letter issued by DGT.

Pemeriksaan Pajak tahun 2021

Pada tanggal 30 Agustus 2022, Bank menerima Surat Pemberitahuan Pemeriksaan Lapangan untuk kelebihan pembayaran pajak tahun 2021 sebesar Rp 73.889 juta.

Pada tanggal 27 April 2023, Bank menerima Surat Pengembalian Permohonan Kelebihan Pembayaran Pajak sebesar Rp 73.175 juta setelah dikompensasi dengan denda pajak penghasilan sebesar Rp 714 juta.

Pemeriksaan Pajak tahun 2023

Pada tanggal 25 Juli 2024, Bank menerima Surat Pemberitahuan Pemeriksaan Lapangan oleh DJP untuk tahun pajak 2023.

Pada tanggal 28 April 2025, Bank menerima Surat Ketetapan Pajak Kurang Bayar (SKPKB) tertanggal 23 April 2025 untuk tahun pajak 2023, terkait dengan kurang bayar Pajak Penghasilan Badan (termasuk sanksi administrasi) sebesar Rp 54.692 juta setelah dikurangi lebih bayar Pajak Penghasilan Badan untuk tahun pajak yang sama sebesar Rp 37.470 juta; Pajak Penghasilan Pasal 26 atas laba usaha kantor cabang (termasuk sanksi administrasi) sebesar Rp 36.544 juta; Pajak Penghasilan Pasal 21 (termasuk sanksi administrasi) sebesar Rp 132 juta; dan Pajak Penghasilan Pasal 23 (termasuk sanksi administrasi) sebesar Rp 1.284 juta. Pada tanggal yang sama, Bank menerima Surat Tagihan Pajak (STP) untuk tahun pajak 2023 terkait dengan Pajak Pertambahan Nilai berupa sanksi administrasi sebesar Rp 113.446 juta. Bank tidak setuju dengan SKPKB dan STP tersebut dan akan melakukan upaya keberatan lebih lanjut terkait hasil pemeriksaan pajak tahun 2023. Sampai dengan tanggal laporan keuangan diterbitkan, proses pelunasan SKPKB (termasuk sanksi administrasi) dan STP masih berjalan, dan baru akan dibayarkan pada bulan Mei 2025.

Informasi Lain

Penerapan Peraturan Menteri Keuangan Republik Indonesia ("PMK") No. 74 Tahun 2024

Sesuai dengan ketentuan peralihan dalam Peraturan Menteri Keuangan Republik Indonesia Nomor 74 Tahun 2024, Bank telah melaksanakan perhitungan nilai tercatat cadangan kerugian penurunan nilai untuk awal tahun fiskal 2024 dan selisih kurang sebesar Rp 775.605 juta telah diakui sebagai penghasilan untuk tahun fiskal 2024.

Dampak Penerapan Pilar Dua

Pada tanggal 31 Desember 2024, Peraturan Menteri Keuangan Republik Indonesia No.136 tahun 2024 tentang Pengenaan Pajak Minimum Global ("Pilar Dua") telah diundangkan dan ditetapkan di Indonesia yang berlaku mulai 1 Januari 2025. Bank menerapkan pengecualian PSAK 212 untuk mengakui dan mengungkapkan informasi tentang aset dan liabilitas pajak tangguhan yang terkait dengan pajak penghasilan pilar dua. Sampai dengan tanggal pelaporan, Bank masih menilai dampak terhadap penerapan peraturan tersebut.

2021 Tax Assessment

On August 30, 2022, the Bank received Notification Letter for on-site visit related to overpayment of 2021 taxes amounting to Rp 73,889 million.

On April 27, 2023, Bank received Request Letter to Refund the Overpayment amounting to Rp 73,175 million after compensated with income tax penalties amounting to Rp 714 miillion.

2023 Tax Assessment

On July 25, 2024, the Bank received Notification Letter for on-site visit by DGT for 2023 fiscal year.

On April 28, 2025, the Bank received Tax Underpayment Decision Letter (SKPKB) dated April 23, 2025 for fiscal year 2023, which related of underpayment of Corporate Income Tax (including administrative sanction) amounting to Rp 54,692 million after deduction with overpayment of Corporate Income Tax for the same tax year of Rp 37,470 million; Income Tax article 26 on branch profit tax (including administrative sanction) amounting to Rp 36,544 million; Income Tax article 21 (including administrative sanction) amounting to Rp 132 million, and Income Tax article 23 (including administrative sanction) amounting to Rp 1,284 million. On the same date, the Bank received Tax Collection Letter (STP) for fiscal year 2023 related to Value Added Tax (VAT) in form of administrative sanctions amounting to Rp 113,446 million. The Bank disagree with the SKPKB and STP and will submit objections on the result of the 2023 tax audits. Until the date of these reissued financial statements, the payment process of the SKPKB (including administrative sanctions) and STP is still ongoing, and is planned to be paid in May 2025.

Other Information

Implementation of the Minister of Finance Regulation ("PMK") No. 74 Year 2024

Based on the transitional provisions in the Regulation of the Minister of Finance of the Republic of Indonesia Number 74 of 2024, Bank has calculated the carrying value of the allowance for impairment losses for the beginning of the fiscal year 2024, and the resulting difference (*selisih kurang*) of Rp 775,065 million has been recognized as an income to the fiscal year 2024.

The impact of Pillar Two

On December 31, 2024, the Ministry of Finance of the Republic of Indonesia regulation No.136 year 2024 concerning the Imposition of Global Minimum Tax ("Pillar Two") has been enacted and established in Indonesia which effective starting January 1, 2025. The Bank apply the PSAK 212 exception to recognize and disclose information on deferred tax assets and liabilities related to the Pillar Two income taxes. Up to reporting date, the Bank is still assessing the impact on the implementation of the regulation.

15. LIABILITAS IMBALAN PASCA KERJA

Bank menghitung imbalan pasca kerja imbalan pasti dan imbalan kerja jangka panjang lainnya untuk karyawan sesuai dengan Undang-undang Cipta Kerja No.11/2020. Jumlah karyawan yang berhak memperoleh manfaat tersebut sebanyak masing-masing 640 dan 648 karyawan (tidak diaudit) pada tanggal 31 Desember 2024 dan 2023.

Imbalan kerja jangka panjang lainnya merupakan penghargaan masa kerja jangka panjang dalam bentuk pemberian penghargaan setiap pencapaian masa kerja tertentu.

Liabilitas imbalan pasca kerja imbalan pasti dan imbalan kera jangka panjang lainnya memberikan eksposur Bank terhadap risiko aktuarial seperti risiko tingkat bunga, risiko harapan hidup dan risiko gaji.

Risiko Tingkat Bunga

Penurunan suku bunga obligasi akan meningkatkan liabilitas program.

Risiko Harapan Hidup

Nilai kini kewajiban imbalan pasti dihitung dengan mengacu pada estimasi terbaik dari mortalitas peserta program baik selama dan setelah kontrak kerja. Peningkatan harapan hidup peserta program akan meningkatkan liabilitas program.

Risiko Gaji

Nilai kini kewajiban imbalan pasti dihitung dengan mengacu pada gaji masa depan peserta program. Dengan demikian, kenaikan gaji peserta program akan meningkatkan liabilitas program itu.

Beban imbalan pasti dalam imbalan kerja jangka panjang lainnya yang diakui di dalam laporan laba rugi:

15. POST-EMPLOYMENT BENEFITS OBLIGATION

The Bank calculates defined post-employment benefits and other long term employee benefits for its employees in accordance with Job Creation Law No. 11/2020. The number of employees entitled to the benefits is 640 and 648 employees (unaudited) as of December 31, 2024 and 2023, respectively.

Other long term employee benefits is long service award in the form of award at every completion of certain period of service.

The liability for defined employment benefit plan and other long term employee benefits typically exposes the Bank to actuarial risks such as interest rate risk, longevity risk and salary risk.

Interest risk

A decrease in the bond interest rate will increase the plan liability.

Longevity risk

The present value of the defined benefit plan liability is calculated by reference to the best estimate of the mortality of plan participants both during and after their employment. An increase in the life expectancy of the plan participants will increase the plan's liability.

Salary risk

The present value of the defined benefit plan liability is calculated by reference to the future salaries of plan participants. As such, an increase in the salary of the plan participants will increase the plan's liability.

Amounts recognized in the statement of profit or loss in respect of the defined benefit plans and other long term employee benefits are as follows:

	2024 Rp Juta/ Rp Million	2023 Rp Juta/ Rp Million	
Biaya jasa			Service cost
Biaya jasa kini	51.395	37.882	Current service cost
Biaya bunga bersih	33.491	30.679	Net interest expense
Pengukuran kembali manfaat jangka panjang lainnya	2.322	848	Remeasurement of Other Long Term Employee Benefits
Jumlah yang diakui dalam laporan laba rugi (Catatan 22)	87.208	69.409	Amount recognized in the profit or loss (Note 22)

Beban imbalan pasti yang diakui di dalam penghasilan komprehensif lain:

Amounts recognized in the other comprehensive income in respect of the defined benefit plans are as follows:

	2024 Rp Juta/ Rp Million	2023 Rp Juta/ Rp Million	
Keuntungan/kerugian aktuaria:			Actuarial gain/losses:
Dampak perubahan asumsi keuangan	(112.858)	15.722	Changes in financial assumption
Dampak perubahan asumsi demografis	2	-	Changes in demographic assumption
Penyesuaian pengalaman	51.541	(41.775)	Experience adjustments
Jumlah yang diakui dalam OCI periode kini	(61.315)	(26.053)	Amounts recognized in the current year OCI
Rekonsiliasi pendapatan komprehensif lainnya			Reconciliation of the Other Comprehensive Income
Jumlah awal periode	(44.206)	(18.153)	Amount at beginning of period
Jumlah yang diakui OCI periode kini	(61.315)	(26.053)	Amount recognized in current year OCI
Jumlah OCI pada akhir periode	(105.521)	(44.206)	Amount OCI at the end of period

Rekonsiliasi liabilitas imbalan pasca kerja dan imbalan kerja jangka panjang lainnya adalah sebagai berikut:

Post-employment benefits obligation and other long term employee benefits reconciliation is as follows:

	2024 Rp Juta/ Rp Million	2023 Rp Juta/ Rp Million	
Saldo awal nilai kini kewajiban imbalan pasti	430.378	433.789	PVDBO beginning
Biaya jasa kini	51.395	37.882	Current service cost
Biaya bunga	33.491	30.679	Interest cost
Keuntungan aktuaria	(61.315)	(26.053)	Actuarial gain
Pengukuran kembali manfaat jangka panjang lainnya	2.322	848	Remeasurement of other long term employee benefits
Pembayaran manfaat - oleh Bank	(25.329)	(46.767)	Benefit payment - by Bank
Saldo akhir	430.942	430.378	Ending balance

Nilai yang termasuk dalam laporan posisi keuangan Bank berasal dari imbalan pasca kerja dan imbalan kerja jangka panjang lainnya untuk posisi 31 Desember 2024 dan 2023 adalah sebagai berikut:

The amounts included in the statements of financial position arising from the Bank's obligation in respect of the post-employment benefits obligation and other long term employee benefits as of December 31, 2024 and 2023, were as follows:

	2024 Rp Juta/ Rp Million	2023 Rp Juta/ Rp Million	
Nilai kini liabilitas			Present value of obligation
Imbalan pasca kerja	408.665	412.302	Post-employment benefits
Imbalan jangka panjang lainnya	22.277	18.076	Other long term employee benefits
Liabilitas bersih	430.942	430.378	Net liabilities

Mutasi dari nilai kini kewajiban imbalan pasti dan imbalan kerja jangka panjang lainnya adalah sebagai berikut:

Movements in present value of the defined benefits obligation and other long term employee benefits were as follows:

	2024 Rp Juta/ Rp Million	2023 Rp Juta/ Rp Million	
Nilai kini kewajiban imbalan pasti pada awal periode	430.378	433.789	Present value of the defined benefit obligation at beginning of period
Biaya jasa kini	51.395	37.882	Current service cost
Biaya jasa lalu	-	-	Past service cost
Beban bunga	33.491	30.679	Interest cost
Pembayaran manfaat - oleh Bank	(25.329)	(46.767)	Benefits paid - by Bank
Pengukuran kembali kerugian (keuntungan):			Remeasurement of losses (gains):
Pengukuran kembali manfaat jangka panjang lainnya	2.322	848	Remeasurement of other long term employee benefits
Keuntungan (kerugian) aktuarial yang timbul dari pengubahan asumsi keuangan	(112.858)	15.722	Actuarial (gain) loss from changes in financial assumption
Kerugian aktuarial yang timbul dari pengubahan asumsi demografis	2	-	Actuarial loss from changes in demographic assumption
Kerugian (keuntungan) aktuarial yang timbul dari penyesuaian atas pegalaman	51.541	(41.775)	Actuarial loss (gain) from changes in experience adjustments
Nilai kini kewajiban imbalan pasti pada akhir periode	430.942	430.378	Present value of the defined benefit obligation at the end of period

Asumsi aktuarial yang signifikan untuk penentuan liabilitas imbalan pasti adalah tingkat diskonto dan kenaikkan gaji yang diharapkan. Sensitivitas analisis di bawah ini ditentukan berdasarkan masing-masing perubahan asumsi yang mungkin terjadi pada akhir periode pelaporan, dengan semua asumsi lain konstan.

Significant actuarial assumptions for the determination of the defined benefits obligation are discount rate and expected salary increase. The sensitivity analysis below have been determined based on reasonably possible changes of the respective assumptions occurring at the end of the reporting period, while holding all other assumptions constant.

Jika tingkat diskonto lebih tinggi (lebih rendah) 1%, kewajiban imbalan pasti akan turun sebesar turun Rp 41.098 juta (meningkat sebesar Rp Rp 47.450 juta) pada tanggal 31 Desember 2024 (2023: menurun sebesar Rp 43.836 juta (meningkat sebesar Rp 51.044 juta)).

If the discount rate is 1% basis points higher (lower), the defined benefit obligation would decrease by Rp 41,098 million (increase by Rp 47,450 million) as of December 31, 2024 (2023: decrease by Rp 43,836 million (increase by Rp 51,044 million)).

Jika pertumbuhan gaji yang diharapkan naik (turun) sebesar 1% kewajiban imbalan pasti akan naik sebesar Rp 47.707 juta (turun sebesar Rp 42.076 juta) pada tanggal 31 Desember 2024 (2023: meningkat sebesar Rp 46.559 juta (menurun sebesar Rp 40.966 juta)).

If the expected salary growth increases (decreases) by 1%, the defined benefit obligation would increase by Rp 47,707 million (decrease by Rp 42,076 million) as of December 31, 2024 (2023: increase by Rp 46,559 million (decrease by Rp 40,966 million)).

Analisis sensitivitas yang disajikan di atas mungkin tidak mewakili perubahan yang sebenarnya dalam kewajiban imbalan pasti mengingat bahwa perubahan asumsi terjadinya tidak terisolasi satu sama lain karena beberapa asumsi tersebut mungkin berkorelasi.

The sensitivity analysis presented above may not be representative of the actual change in the defined benefits obligation as it is unlikely that the change in assumptions would occur in isolation of one another as some of the assumptions may be correlated.

Perhitungan liabilitas imbalan kerja pada tanggal 31 Desember 2024 dilakukan oleh aktuaris independen, Kantor Konsultan Aktuaria (KKA) I Gde Eka Sarmaja, FSAI dan Rekan (2023: KKA Yusi & Rekan), dengan menggunakan asumsi-asumsi utama sebagai berikut:

The calculation of employee benefit obligation as of December 31, 2024 was calculated by an independent actuary, KKA I Gde Eka Sarmaja, FSAI dan Rekan (2023: KKA Yusi & Rekan), using the following key assumptions:

2024	2023	
Tingkat diskonto	7,0%	6,45%-7,14%	Discount rate
Tingkat kenaikan gaji	7,0%	9,0%	Salary increment rate
Tingkat kenaikan harga emas	5,0%	5,0%	Gold increment rate
Tingkat kematian	TMI-IV Th 2019	TMI-IV Th 2019	Mortality rate
Tingkat cacat	10% Tingkat kematian/ Mortality rate	10% Tingkat kematian/ Mortality rate	Disability rate
Tingkat pengunduran diri	6% sampai dengan usia 30 tahun dan menurun secara linear sampai dengan 0% pada usia 2 tahun sebelum usia pensiun normal/ 6% up to age 30 and reducing linearly to 0% at the age of 2 years	6% sampai dengan usia 30 tahun dan menurun secara linear sampai dengan 0% pada usia 2 tahun sebelum usia pensiun normal/ 6% up to age 30 and reducing linearly to 0% at the age of 2 years	Resignation rate

16. LIABILITAS KE KANTOR PUSAT DAN CABANG LAIN

Akun ini merupakan dana yang ditempatkan di Indonesia oleh Kantor Pusat dan cabang lain. Liabilitas ke Kantor Pusat dapat diperpanjang secara periodik. Dana yang ditempatkan oleh Kantor Pusat akan jatuh tempo pada tanggal 28 Februari 2025, 20 Juni 2025 dan 31 Oktober 2025.

Pada tanggal 31 Desember 2024 dan 2023, saldo liabilitas ke Kantor Pusat dan cabang-cabang lain adalah sebagai berikut:

16. DUE TO HEAD OFFICE AND OTHER BRANCHES

This account represents the funds placed in Indonesia by the Head Office and other branches. Due to Head Office is rolled-over on a periodic basis. The funds which is placed by Head Office will mature on February 28, 2025, June 20, 2025 and October 31, 2025.

As of December 31, 2024 and 2023, the balances of due to Head Office and other branches were as follows:

Tingkat bunga efektif rata-rata setahun/ Average effective interest rate per annum				
2024	2023	2024	2023	
%	%	Rp Juta/ Rp Million	Rp Juta/ Rp Million	
Liabilitas ke Kantor Pusat:				Due to Head Office:
Mata uang asing	-	97.938.075	93.690.745	Foreign currencies
Beban bunga yang masih harus dibayar				Accrual of interest
Rupiah	4,73%	4,46%	6.489	4.834	Rupiah
Liabilitas ke cabang-cabang lain:				Due to other branches
Mata uang asing	-	209.235	200.161	Foreign currencies
Jumlah		98.153.799	93.895.740	Total

17. PENYERTAAN KANTOR PUSAT

Akun ini merupakan penyertaan awal sebesar USD 1 juta oleh MUFG Bank, Ltd., Cabang Jepang (dahulu The Bank of Tokyo - Mitsubishi, Ltd., Jepang) pada tahun 1968 dan tambahan penyertaan sebesar USD 10 juta pada tahun 1974, USD 5 juta pada tahun 1975, USD 104 juta pada tahun 1996 dan Rp 1.155.000 juta pada tahun 2005. Penyertaan awal dan penyertaan tambahan tersebut dijabarkan ke dalam Rupiah dengan menggunakan kurs historis pada tanggal transaksi, dengan jumlah keseluruhan sebesar Rp 1.424.298 juta.

17. HEAD OFFICE INVESTMENT

This account represents an initial investment of USD 1 million by MUFG Bank, Ltd., Japan Branch (formely The Bank of Tokyo - Mitsubishi, Ltd., Japan) in 1968 and additional investments of USD 10 million in 1974, USD 5 million in 1975, USD 104 million in 1996 and Rp 1,155,000 million in 2005. The initial and additional investments were translated into Rupiah using the historical transaction date rates, with a total of Rp 1,424,298 million.

Pada tahun 2006, Bank membeli kredit yang diberikan dan kontrak derivatif dari PT Bank UFJ Indonesia sejumlah ekuivalen Rp 614.682 juta. Perbedaan dari lebih besarnya harga perolehan di atas nilai buku bersih dari kredit yang diberikan dan kontrak derivatif yang dibeli sejumlah ekuivalen Rp 8.660 juta, dicatat sebagai selisih nilai transaksi restrukturisasi entitas sepengendali, yang selanjutnya direklasifikasi ke akun tambahan (pengurangan) pada penyertaan kantor pusat.

In 2006, the Bank purchased loans and derivative contracts from PT Bank UFJ Indonesia at an amount equivalent to Rp 614,682 million. The difference derived from the higher of acquisition price over the net book value of the purchased loans and derivative contracts amounted to equivalent Rp 8,660 million, was recorded as difference in value of restructuring transactions between entities under common control, which was subsequently reclassified to addition (deduction) on head office investment account.

Pada tahun 2011, beberapa kontrak derivatif yang dibeli dari PT Bank UFJ Indonesia tersebut telah diselesaikan secara penuh oleh nasabah. Oleh karena itu, Bank telah mengakui keuntungan sebesar Rp 2.607 juta pada tahun 2011 dan mengurangi saldo akun tambahan penyertaan kantor pusat dengan jumlah yang sama.

In 2011, several purchased derivative contracts from PT Bank UFJ Indonesia were fully settled by the customers. As a result, the Bank recognized gain of Rp 2,607 million in 2011 and reduced the balance of additional head office investment for the same amount.

18. PENDAPATAN BUNGA / 18. INTEREST REVENUES

	2024 Rp Juta/ Rp Million	2023 Rp Juta/ Rp Million	
Kredit	6.097.201	4.917.856	Loans
Efek-efek	2.464.040	2.254.453	Securities
Penempatan pada Bank Indonesia dan bank lain	2.619.708	2.919.239	Placements with Bank Indonesia and other banks
Lain-lain	68.819	84.936	Others
Jumlah	11.249.768	10.176.484	Total

19. BEBAN BUNGA / 19. INTEREST EXPENSES

	2024 Rp Juta/ Rp Million	2023 Rp Juta/ Rp Million	
Simpanan dari nasabah			Deposit from customers
Deposito berjangka	825.296	825.992	Time deposits
Giro	162.007	182.946	Demand deposits
Subjumlah	987.303	1.008.938	Subtotal
Simpanan dari bank lain			Deposit from other banks
Call money	3.425	5.033	Call money
Subjumlah	3.425	5.033	Subtotal
Efek yang dijual kembali dengan janji dibeli kembali	181	2	Securities sold with agreements to repurchase
Premi program penjaminan simpanan (Catatan 28)	109.836	128.551	Premium on deposit guarantee program (Note 28)
Liabilitas ke Kantor Pusat dan cabang lain	19.999	863	Due to Head Office and and other branches
Jumlah	1.120.744	1.143.387	Total

20. PENDAPATAN PROVISI DAN KOMISI – BERSIH

20. FEE AND COMMISSION INCOME - NET

	2024 Rp Juta/ Rp Million	2023 Rp Juta/ Rp Million	
Remmittance	48.833	49.124	Remmittance
Kredit	29.558	35.217	Loans
Wesel ekspor dan tagihan akseptasi	27.765	32.120	Export bills and acceptance receivables
Bank garansi	18.055	16.926	Bank guarantees
Simpanan dari nasabah	1.118	923	Deposit from customers
Lain-lain	7.388	4.695	Others
Jumlah pendapatan provisi dan komisi	132.717	139.005	Total fee and commission income
Beban provisi dan komisi	(48.766)	(43.992)	Fee and commission expense
Pendapatan provisi dan komisi - bersih	83.951	95.013	Fee and commission income - net

21. PEMULIHAN (BEBAN) CADANGAN KERUGIAN PENURUNAN NILAI ASET KEUANGAN – BERSIH

21. REVERSAL (PROVISION) OF ALLOWANCE FOR IMPAIRMENT LOSSES ON FINANCIAL ASSET – NET

	2024 Rp Juta/ Rp Million	2023 Rp Juta/ Rp Million	
Efek-efek	1	(2)	Securities
Penempatan pada bank lain	332	(130)	Placement
Kredit	31.656	(15.669)	Loan
Akseptasi	533	1.758	Acceptance
Off-balance sheet irrevocable letter of credit	(5.481)	310	Off-balance sheet irrevocable letter of credit
Off-balance sheet garansi bank	(13.737)	2.721	Off-balance sheet bank guarantee
Off-balance sheet unused loan facility	(28.323)	2.746	Off-balance sheet unused loan facility
Jumlah	(15.019)	(8.266)	Total

22. BEBAN KARYAWAN

22. PERSONNEL EXPENSES

	2024 Rp Juta/ Rp Million	2023 Rp Juta/ Rp Million	
Gaji, kesejahteraan dan kompensasi karyawan	528.352	512.570	Salaries, employee benefits and compensation
Imbalan pasca kerja (Catatan 15)	87.208	69.409	Post-employment benefits (Note 15)
Pendidikan dan pelatihan	14.947	15.373	Education and training
Lain-lain	7.503	28.516	Others
Jumlah	638.010	625.868	Total

Manajemen kunci Bank mencakup *Executive Officer, Country Head, Managing Director* dan *Managing Director* (sebagai *Head of Compliance*). Kompensasi atas personil manajemen kunci Bank adalah sebagai berikut:

Key management of the Bank consists of Executive Officer, Country Head, Managing Director and Managing Director (as Head of Compliance). The compensation to the Bank's key management personnel was as follows:

	2024 Rp Juta/ Rp Million	2023 Rp Juta/ Rp Million	
Gaji dan imbalan kerja jangka pendek lain	44.524	42.004	Salaries and other short term benefits
Imbalan pasca kerja	5.868	13.339	Post-employment benefits
Jumlah	50.392	55.343	Total

23. BEBAN UMUM DAN ADMINISTRASI / 23. GENERAL AND ADMINISTRATION EXPENSES

	2024 Rp Juta/ Rp Million	2023 Rp Juta/ Rp Million	
Biaya alokasi kantor pusat	647.798	599.511	Head Office Allocation Expense
Premi Otoritas Jasa Keuangan	91.712	98.234	Financial Services Authority fee
Amortisasi aset takberwujud	71.508	91.330	Amortization intangible assets
Perbaikan dan pemeliharaan	58.864	50.441	Repairs and maintenance
Komunikasi	51.103	49.978	Communication
Jasa kontrak	45.851	44.179	Service contract
Penyusutan	33.483	31.136	Depreciation
Penyusutan aset hak guna	27.609	27.642	Depreciation right of use of assets
Jasa profesional	17.464	11.089	Professional fee
Sewa	12.541	13.415	Rent
Biaya bunga liabilitas sewa	10.591	12.394	Interest expense on lease liabilities
Transportasi	9.954	8.053	Transportation
Pajak-pajak	2.943	34.404	Taxes
Lain-lain	10.835	12.587	Others
Jumlah	1.092.256	1.084.393	Total

24. KOMITMEN DAN KONTINJENSI / 24. COMMITMENTS AND CONTINGENCIES

	2024			2023			
	Rupiah	Mata uang asing/ Foreign currencies	Jumlah/ Total	Rupiah	Mata uang asing/ Foreign currencies	Jumlah/ Total	
	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	
Komitmen							**Commitments**
Liabilitas komitmen							Commitment liabilities
Fasilitas kredit kepada nasabah yang belum digunakan	(2.841.185)	(2.247.875)	(5.089.060)	(2.452.169)	(2.072.645)	(4.524.814)	Unused loan commitments granted to customers
Irrevocable letter of credit yang masih berjalan	(377.502)	(334.732)	(712.234)	(190.868)	(641.832)	(832.700)	Outstanding irrevocable letters of credit
Jumlah liabilitas komitmen - bersih	(3.218.687)	(2.582.607)	(5.801.294)	(2.643.037)	(2.714.477)	(5.357.514)	Total commitment liabilities - net
Kontinjensi							**Contingencies**
Tagihan kontinjensi							Contingent receivables
Pendapatan bunga atas kredit bermasalah	-	45	45	-	-	-	Interest income on non-performing loans
Garansi bank yang diterima	-	529.526	529.526	-	523.498	523.498	Bank guarantees received
Sub jumlah	-	529.571	529.571	-	523.498	523.498	Subtotal
Liabilitas kontinjensi							Contingent liabilities
Garansi bank yang diterbitkan	(2.949.243)	(3.561.897)	(6.511.140)	(2.419.862)	(2.657.376)	(5.077.238)	Bank guarantees issued
Jumlah liabilitas komitmen dan kontijensi - bersih	(6.167.930)	(6.144.504)	(12.312.434)	(5.062.899)	(5.371.853)	(10.434.752)	Total commitment and contingent liabilities - net

Fasilitas kredit yang belum digunakan pada tanggal 31 Desember 2024 dan 2023 seperti yang tercantum pada tabel di atas merupakan fasilitas kredit *committed*. Fasilitas kredit *uncommitted* yang belum digunakan pada tanggal 31 Desember 2024 dan 2023 masing-masing sebesar Rp 116.960.956 juta dan Rp 128.917.184 juta.

Unused loan facilities as of December 31, 2024 and 2023 as shown in the above table represented committed loan facilities. Uncommited unused loan facilities as of December 31, 2024 and 2023 amounted to Rp 116.960.956 million and Rp 128.917.184 million, respectively.

Bank mengadakan perjanjian sewa yang tidak dapat dibatalkan untuk kantor cabang dan subcabang yang terletak di Jakarta, Cikarang, Bekasi, Surabaya, Cikampek dan Karawang. Sewa tersebut akan berakhir sampai dengan 31 Juli 2026.

Bank entered into a non-cancellable list agreement for branch and sub-branches office spaces located in Jakarta, Cikarang, Bekasi, Surabaya, Cikampek and Karawang. The leases recorded will end July 31, 2026.

Berikut adalah perubahan nilai tercatat atas komitmen dan kontinjensi dengan klasifikasi biaya perolehan diamortisasi berdasarkan *stage* untuk tahun yang berakhir 31 Desember 2024 dan 2023:

The following shows the changes in the carrying amount of commitments and contingencies based on amortized cost classification on a stage basis for the year ended December 31, 2024 and 2023:

	2024				
	Stage 1	Stage 2	Stage 3	Jumlah/ Total	
	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	
Saldo awal tahun	10.404.802	29.950	-	10.434.752	Balance at the beginning of the year
Pengalihan ke:					Transfer to :
Kerugian kredit ekspektasian 12 bulan (*stage* 1)	-	-	-	-	12-Months Expected Credit Losses (Stage 1)
Kerugian kredit ekspektasian sepanjang umurnya - tidak mengalami penurunan nilai (*stage* 2)	-	-	-	-	Lifetime ECL - Not Credit Impaired (Stage 2)
Kerugian kredit ekspektasian sepanjang umurnya - mengalami penurunan nilai (*stage* 3)	-	(29.950)	29.950	-	Lifetime ECL - Credit Impaired (Stage 3)
Total saldo awal setelah pengalihan	10.404.802	-	29.950	10.434.752	Balance at beginning of the year after transfer
Pengukuran kembali bersih nilai tercatat	1.165.890	-	(23.636)	1.142.254	Remeasurement of the carrying value
Komitmen dan kontinjensi baru yang diterbitkan atau dibeli	1.932.209	-	-	1.932.209	New commitments and contingencies
Komitmen dan kontinjensi baru yang dihentikan pengakuannya	(1.196.781)	-	-	(1.196.781)	Commitments and contingencies derecognized
Total penambahan/(penurunan) tahun berjalan	1.901.318	-	(23.636)	1.877.682	Total additions/(decrease) for the year
Saldo akhir tahun	12.306.120	-	6.314	12.312.434	Balance at the end of the year

	2023				
	Stage 1	Stage 2	Stage 3	Jumlah/ Total	
	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	
Saldo awal tahun	14.342.211	5.955	-	14.348.166	Balance at the beginning of the year
Pengalihan ke:					Transfer to :
Kerugian kredit ekspektasian 12 bulan (*stage* 1)	5.955	(5.955)	-	-	12-Months Expected Credit Losses (Stage 1)
Kerugian kredit ekspektasian sepanjang umurnya - tidak mengalami penurunan nilai (*stage* 2)	(10.110)	10.110	-	-	Lifetime ECL - Not Credit Impaired (Stage 2)
Kerugian kredit ekspektasian sepanjang umurnya - mengalami penurunan nilai (*stage* 3)	-	-	-	-	Lifetime ECL - Credit Impaired (Stage 3)
Total saldo awal setelah pengalihan	14.338.056	10.110	-	14.348.166	Balance at beginning of the year after transfer
Pengukuran kembali bersih nilai tercatat	(584.356)	19.840	-	(564.516)	Remeasurement of the carrying value
Komitmen dan kontinjensi baru yang diterbitkan atau dibeli	1.586.580	-	-	1.586.580	New commitments and contingencies
Komitmen dan kontinjensi baru yang dihentikan pengakuannya	(4.935.478)	-	-	(4.935.478)	Commitments and contingencies derecognized
Total penambahan/(penurunan) tahun berjalan	(3.933.254)	19.840	-	(3.913.414)	Total additions/(decrease) for the year
Saldo akhir tahun	10.404.802	29.950	-	10.434.752	Balance at the end of the year

Mutasi cadangan kerugian penurunan nilai komitmen dan kontinjensi:

Movements of expected credit losses on commitments and contingencies:

	2024				
	Stage 1	Stage 2	Stage 3	Jumlah/ Total	
	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	
Saldo awal tahun	3.097	10	-	3.107	Balance at the beginning of year
Transfer ke kerugian ekspektasian 12 bulan (*stage* 1)	-	-	-	-	Transfer to 12-months expected credit loss (stage 1)
Transfer ke kredit yang diberikan sepanjang umurnya - tidak mengalami penurunan nilai (*stage* 2)	-	-	-	-	Transfer to Lifetime ECL - Not Credit Impaired (stage 2)
Transfer ke kredit yang diberikan yang mengalami penurunan nilai (*stage* 3)	-	(10)	-	-	Transfer to Lifetime ECL - Credit Impaired (stage 3)
Total saldo awal setelah pengalihan	3.097	-	-	3.107	Balance after transfer
Pengukuran kembali bersih nilai tercatat	34.165	13.144	-	47.309	Remeasurement of the net carrying value
Aset keuangan baru yang diterbitkan atau dibeli	341	-	-	341	New financial assets issued or purchased
Aset keuangan yang dihentikan pengakuannya	(109)	-	-	(109)	Financial assets derecognized
Total penambahan/(penurunan) tahun berjalan dibebankan pada laba rugi	34.397	13.144	-	47.541	Total additions/(decrease) for the current year charge to profit and loss
Selisih kurs berjalan	(22.395)		-	(22.395)	Foreign exhange effect
Total penambahan/(penurunan) tahun berjalan	12.002	13.144	-	25.146	Total additions/(decrease) for the year
Saldo akhir tahun	15.099	13.144	-	28.253	Balance at the end of the year

	2023				
	Stage 1	Stage 2	Stage 3	Jumlah/ Total	
	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	
Saldo awal tahun	8.932	7	-	8.939	Balance at the beginning of year
Transfer ke kerugian ekspektasian 12 bulan (*stage* 1)	7	(7)	-	-	Transfer to 12-months expected credit loss (stage 1)
Transfer ke kredit yang diberikan sepanjang umurnya - tidak mengalami penurunan nilai (*stage* 2)	(3)	3	-	-	Transfer to Lifetime ECL - Not Credit Impaired (stage 2)
Transfer ke kredit yang diberikan yang mengalami penurunan nilai (*stage* 3)	-	-	-	-	Transfer to Lifetime ECL - Credit Impaired (stage 3)
Total saldo awal setelah pengalihan	8.936	3	-	8.939	Balance after transfer
Pengukuran kembali bersih nilai tercatat	(5.675)	8	-	(5.667)	Remeasurement of the net carrying value
Aset keuangan baru yang diterbitkan atau dibeli	235	-	-	235	New financial assets issued or purchased
Aset keuangan yang dihentikan pengakuannya	(345)	-	-	(345)	Financial assets derecognized
Total penambahan/(penurunan) tahun berjalan dibebankan pada laba rugi	(5.785)	8	-	(5.777)	Total additions/(decrease) for the current year charge to profit and loss
Selisih kurs berjalan	(54)	(1)	-	(55)	Foreign exhange effect
Total penambahan/(penurunan) tahun berjalan	(5.839)	7	-	(5.832)	Total additions/(decrease) for the year
Saldo akhir tahun	3.097	10	-	3.107	Balance at the end of the year

Termasuk keuntungan selisih kurs sebesar Rp 22.395 juta juta pada tahun 2024 (2023: Rp 55 juta)

Include difference in exchange rate gain amounting to Rp 22,395 million in 2024 (2023: Rp 55 million)

Total penambahan/(penurunan) tahun berjalan termasuk keuntungan selisih kurs sebesar Rp 22.395 juta pada tahun 2024 (2023: kerugian selisih kurs sebesar Rp 55 juta).

Manajemen berpendapat bahwa cadangan kerugian penurunan nilai yang dibentuk cukup untuk menutup kerugian yang mungkin timbul akibat tidak tertagihnya komitmen dan kontinjensi.

Total additions/(decreases) for the current year include differences in exchange rate gain amounted Rp 22,395 million in 2024 (2023: difference in exchange rate loss amounting to Rp 55 million).

Management believes that the allowance for impairment losses is adequate to cover possible losses arising from uncollectible commitments and contingencies.

25. SIFAT DAN TRANSAKSI DENGAN PIHAK BERELASI

Sifat Hubungan Berelasi

Bank adalah kantor cabang dari MUFG Bank, Ltd., Japan (dahulu The Bank of Tokyo – Mitsubishi UFJ, Ltd., Japan) (Kantor Pusat).

Pihak-pihak yang berelasi dengan Bank adalah sebagai berikut:

a. Mitsubishi UFJ Financial Group, Inc. (MUFG) adalah entitas induk dan pemegang saham utama Kantor Pusat Bank dan entitas anak.

b. Bank dan entitas berelasi karena keterkaitan kepemilikan dan kepengurusan secara langsung maupun tidak langsung adalah sebagai berikut:

- Mitsubishi UFJ Financial Group, Inc. (MUFG)
- Bank of Ayudhya Public Co. Ltd.
- Mitsubishi HC Capital Asia Pacific Pte. Ltd
- Mitsubishi UFJ Research and Consulting Co. Ltd.
- PT Adira Dinamika Multi Finance Tbk
- PT Arthaasia Finance
- PT Bank Danamon Indonesia, Tbk.
- PT BOT Finance Indonesia
- PT JACCS Mitra Pinasthika Mustika Finance Indonesia
- PT Mitsubishi HC Capital and Finance Indonesia
- PT Mitsubishi UFJ Research and Consulting Indonesia
- PT Takari Kokoh Sejahtera
- Mitsubishi UFJ Morgan Stanley Securities
- Morgan Stanley MUFG Securities
- MUFG Securities EMEA
- The Silvrr Technology Co. Ltd (“Akulaku”)
- HC Consumer Finance Philippines
- PT Home Credit Indonesia
- PT Mandala Multifinance Tbk
- Kanmu Inc.
- The Master Trust Bank of Japan, Ltd.

25. NATURE OF RELATIONSHIP AND TRANSACTIONS WITH RELATED PARTIES

Nature of Relationship

The Bank is an unincorporated foreign branch of MUFG Bank, Ltd., Japan (formerly The Bank of Tokyo – Mitsubishi UFJ, Ltd., Japan) (Head Office).

The following are related parties of the Bank:

a. Mitsubishi UFJ Financial Group, Inc. (MUFG) is the parent and ultimate controlling party of the Bank’s Head Office and its subsidiaries.

b. The Bank and entities that are directly or indirectly related in terms of ownership and management with the Bank are as follows:

- Mitsubishi UFJ Financial Group, Inc. (MUFG)
- Bank of Ayudhya Public Co. Ltd.
- Mitsubishi HC Capital Asia Pacific Pte. Ltd
- Mitsubishi UFJ Research and Consulting Co. Ltd.
- PT Adira Dinamika Multi Finance Tbk
- PT Arthaasia Finance
- PT Bank Danamon Indonesia, Tbk.
- PT BOT Finance Indonesia
- PT JACCS Mitra Pinasthika Mustika Finance Indonesia
- PT Mitsubishi HC Capital and Finance Indonesia
- PT Mitsubishi UFJ Research and Consulting Indonesia
- PT Takari Kokoh Sejahtera
- Mitsubishi UFJ Morgan Stanley Securities
- Morgan Stanley MUFG Securities
- MUFG Securities EMEA
- The Silvrr Technology Co. Ltd (“Akulaku”)
- HC Consumer Finance Philippines
- PT Home Credit Indonesia
- PT Mandala Multifinance Tbk
- Kanmu Inc.
- The Master Trust Bank of Japan, Ltd.

c. Pihak berelasi yang merupakan kantor cabang dan entitas anak asing yang dikendalikan oleh Kantor Pusat Bank:

- Canada
- New York
- London
- Singapore
- Bangkok
- Hongkong
- Mumbai
- Frankfurt

d. Pihak berelasi yang pemegang saham utamanya sama dengan Kantor Pusat Bank:

- Mitsubishi HC Capital Indonesia
- PT Mitsubishi UFJ Lease & Finance Indonesia
- PT Arthaasia Finance
- Hitachi Capital Asia Pacific Pte. Ltd.
- PT Hitachi Capital Finance Indonesia
- PT Takari Kokoh Sejahtera

Jenis Transaksi

Rincian jenis transaksi yang signifikan dengan pihak-pihak berelasi pada tahun 2024 dan 2023 adalah sebagai berikut:

a. Kantor Pusat

Tagihan derivatif, utang derivatif, utang akseptasi, beban yang masih harus dibayar, liabilitas ke Kantor Pusat, beban bunga dan beban umum dan administrasi.

Kantor Pusat menerapkan metode pembebanan biaya administrasi kantor pusat kepada cabang-cabang di luar negeri termasuk cabang di Jakarta. Beban yang dialokasikan oleh Kantor Pusat MUFG Jepang terdiri dari 3 elemen:

- *Overseas-Domestic Expenses*
- *Overseas Expenses*
- *Regional Administrative Expenses*

Setiap elemen di atas memiliki fungsi berbeda yang seluruhnya memberi manfaat kepada Bank untuk meningkatkan efisiensi dalam operasi dan menunjang usaha serta kegiatan Bank.

Beban alokasi Kantor Pusat merupakan beban aktual yang telah diaudit oleh Kantor Akuntan Publik di Jepang, dan telah disajikan sebagai bagian dari beban umum dan administrasi (Catatan 23).

c. Related parties which are fellow foreign branches and subsidiaries controlled by the Bank's Head Office:

- Canada
- New York
- London
- Singapore
- Bangkok
- Hongkong
- Mumbai
- Frankfurt

d. Related parties with the same majority shareholder as the Bank's Head Office:

- Mitsubishi HC Capital Indonesia
- PT Mitsubishi UFJ Lease & Finance Indonesia
- PT Arthaasia Finance
- Hitachi Capital Asia Pacific Pte. Ltd.
- PT Hitachi Capital Finance Indonesia
- PT Takari Kokoh Sejahtera

Type of Transactions

The type of significant transactions with related parties as of in 2024 and 2023 were as follows:

a. Head Office

Derivative receivables, derivative liabilities, acceptance receivables, acceptance payables, accrued expenses, due to Head Office, interest expenses and general and administrative expenses.

Head Office applies head office allocation expenses method to all foreign branches, including Jakarta branch. The allocated expenses by MUFG Japan Head Office consists of 3 elements:

- Overseas-Domestic Expenses
- Overseas Expenses
- Regional Administrative Expenses

Each element above has different function which gives benefits to the Bank for improving its operational efficiency and supporting activities of the Bank.

The allocated expenses represent actual expenses which had been audited by a Public Accounting Firm in Japan and was presented as part of general and administrative expenses (Note 23).

b. Entitas anak Kantor Pusat, kantor cabang asing yang dikendalikan oleh Kantor Pusat dan perusahaan afiliasi.

   Giro pada bank lain, tagihan pada cabang-cabang lain, tagihan derivatif, utang derivatif, kredit, simpanan dari bank lain, tagihan akseptasi, utang akseptasi, liabilitas ke Kantor Pusat dan cabang lain, pendapatan bunga dan beban bunga.

c. Perusahaan yang pemegang saham utamanya sama dengan Kantor Pusat.

d. Kredit dan simpanan dari bank lain.

b. Subsidiaries of Head Office, fellow foreign branches controlled by Head Office and affiliated companies.

   Demand deposits with other banks, due from other branches, derivative receivables, derivative liabilities, loans, deposit from other banks, acceptance receivables, acceptance payables, due to Head Office and other branches, interest revenues and interest expenses.

c. Companies with the same majority shareholder with the Head Office.

d. Loans and deposit from other banks.

Saldo dengan Pihak Berelasi

Rincian saldo signifikan dengan pihak-pihak berelasi pada tanggal dan untuk tahun-tahun yang berakhir pada tanggal 31 Desember 2024 dan 2023 adalah sebagai berikut:

Balances with Related Parties

The details of significant balances with related parties as of and for the years ended December 31, 2024 and 2023 were as follows:

	2024 Rp Juta/ Rp Million	2023 Rp Juta/ Rp Million	
ASET			ASSETS
Giro pada bank lain	128.050	156.296	Demand deposits with other banks
Tagihan pada cabang-cabang lain	1.464.781	1.653.952	Due from other branches
Tagihan derivatif	1.144.513	1.537.961	Derivative receivables
Kredit	3.914.868	4.223.233	Loans
LIABILITAS			LIABILITIES
Simpanan dari nasabah	496.557	564.410	Deposit from customers
Simpanan dari bank lain	39.658	28.298	Deposit from other banks
Liabilitas derivatif	1.696.780	578.934	Derivative payables
Liabilitas akseptasi	-	2.431.414	Acceptances payable
Beban yang masih harus dibayar	499.131	447.625	Accrued expenses
Liabilitas ke Kantor Pusat dan cabang lain	98.153.799	93.895.740	Due to Head Office and other branches
PENDAPATAN (BEBAN)			INCOME (EXPENSES)
Pendapatan bunga	299.393	383.833	Interest revenues
Pendapatan provisi dan komisi	291	739	Provision and commission income
Beban bunga	(20.743)	(29.287)	Interest expenses
Beban provisi dan komisi	(17.860)	(18.944)	Fee and commission expense
Keuntungan (Kerugian) instrumen derivatif - bersih	(133.967)	275.359	Gain (Loss) on derivative instruments - net
Beban karyawan	(50.392)	(55.343)	Personnel expenses
Beban umum dan administrasi	(647.798)	(599.511)	General and administrative expenses
LIABILITAS KONTINJENSI			CONTINGENT LIABILITIES
Bank garansi yang diterbitkan	3.759.877	1.491.592	Bank guarantees issued

26. ASET DAN LIABILITAS MONETER DALAM MATA UANG ASING

26. MONETARY ASSETS AND LIABILITIES DENOMINATED IN FOREIGN CURRENCIES

		2024		2023	
		Mata uang asing/ Foreign currencies	Ekuivalen dalam Rupiah/ Equivalent in Rupiah	Mata uang asing/ Foreign currencies	Ekuivalen dalam Rupiah/ Equivalent in Rupiah
		Dalam angka penuh/ In full amount	Rp Juta/ Rp Million	Dalam angka penuh/ In full amount	Rp Juta/ Rp Million
Aset/Assets					
Kas/Cash	USD	-	-	545	8
	JPY	-	-	46.000	5
Giro pada Bank Indonesia/ Demand deposits with Bank Indonesia	USD	120.000.000	1.931.400	120.000.000	1.847.640
Giro pada bank lain/ Demand deposits with other banks	USD	7.583.949	122.064	159.142.590	2.450.318
	THB	63.577.682	29.868	77.215.311	34.727
	AUD	1.334.112	13.359	183.442	1.930
	CHF	32.888	586	50.895	931
	NZD	1.128.346	10.232	146.258	1.428
	CNY	229.904	505	6.777.887	14.705
	MYR	974	4	1.174	4
	JPY	36.577.155	3.769	35.493.810	3.864
	SEK	1.618.042	2.368	-	-
Tagihan pada cabang-cabang lain/ Due from other branches	USD	37.937.695	610.607	67.885.009	1.045.225
	JPY	4.530.285.385	466.755	2.462.569.464	268.112
	EUR	16.658.661	279.168	10.043.986	171.133
	GBP	1.687.834	34.126	2.547.839	50.005
	CNY	29.988.390	65.929	34.058.502	73.890
	SGD	550.237	6.517	3.473.199	40.554
	CAD	60.130	674	112.788	1.312
	HKD	343.171	711	15.627	31
	INR	1.555.795	292	19.925.570	3.690
Penempatan pada Bank Indonesia dan bank lain/ Placements with Bank Indonesia and other banks	USD	1.933.626.985	31.121.726	2.677.621.160	41.227.333
Tagihan derivatif/Derivative receivables	USD	55.634.370	895.435	42.675.510	657.075
	JPY	2.545.236.183	262.236	2.859.118.728	311.286
	THB	1.465.595	689	3.092.583	1.391
	SGD	2.136	25	-	-
	CNY	31.956	70	2.295.769	4.981
	MYR	-	-	46.475	156
Kredit/Loans	USD	4.049.681.056	65.179.616	3.049.743.825	46.956.905
	JPY	8.483.465.131	874.052	10.212.421.155	1.111.878
	EUR	22.179.971	371.695	11.860.592	202.085
Tagihan akseptasi/Acceptance receivables	USD	66.884.164	1.076.501	71.211.909	1.096.450
Efek-efek/Securities	USD	1.443.400.269	23.231.527	1.511.728.622	23.276.086
Aset lain-lain/Other assets	JPY	4.026.453.309	414.845	3.235.500.429	352.265
	USD	139.552.187	2.246.092	133.442.811	2.054.619
Jumlah Aset/Total Assets			129.253.443		123.262.022

		2024		2023	
		Mata uang asing/ Foreign currencies	Ekuivalen dalam Rupiah/ Equivalent in Rupiah	Mata uang asing/ Foreign currencies	Ekuivalen dalam Rupiah/ Equivalent in Rupiah
		Dalam angka penuh/ In full amount	Rp Juta/ Rp Million	Dalam angka penuh/ In full amount	Rp Juta/ Rp Million
Liabilitas/Liabilities					
Simpanan dari nasabah/	USD	1.532.015.437	24.657.788	1.688.541.645	25.998.476
Deposits from customers	JPY	17.679.521.041	1.821.521	24.667.580.185	2.685.683
	EUR	7.676.045	128.636	10.719.342	182.640
	SGD	2.296.734	27.204	3.797.250	44.338
	THB	26.798.473	12.590	39.766.973	17.885
	CNY	2.234.009	4.911	9.779.743	21.217
	AUD	19.519	195	104.442	1.099
	GBP	641.883	12.978	204.576	4.015
	SEK	732.000	1.071	-	-
Liabilitas derivatif/Derivative liabilities	USD	44.874.484	722.255	38.300.748	589.717
	JPY	8.136.742.339	838.329	4.041.794.946	440.050
	CNY	53.395	117	7.141.779	15.494
	SGD	428	5	305	4
	THB	5.357.470	2.517	399.745	180
Liabilitas akseptasi/Acceptance payables	USD	66.884.164	1.076.501	71.211.909	1.096.450
Pendapatan diterima dimuka/					
Unearned revenue	USD	527.521	8.490	258.438	3.979
	CNY	20.488	45	18.549	40
	JPY	16.689.221	1.719	19.513.251	2.125
	THB	-	-	662	-
	EUR	127.324	2.134	130.771	2.228
Liabilitas ke Kantor Pusat dan cabang lain/					
Due to Head Office and other branches	USD	6.098.000.000	98.147.310	6.098.000.000	93.890.906
Liabilitas lain-lain/Other liabilities	JPY	4.758.256.785	490.243	3.493.016.372	380.302
	THB	34.251.931	16.091	28.016.627	12.600
	GBP	500	10	500	10
	EUR	6.908	116	2.023	34
	USD	142.593.173	2.295.037	134.652.750	2.073.248
	CNY	905	2	670	1
	Others	7.853	20	8.882	24
Jumlah Liabilitas/Total Liabilities			130.267.835		127.462.745
Jumlah aset (liabilitas) - bersih/Net assets (liabilities)			(1.014.392)		(4.200.723)

Kurs konversi yang digunakan Bank pada tanggal 31 Desember 2024 dan 2023, menggunakan kurs Reuters jam 16.00 WIB sebagai berikut:

The conversion rates used as of December 31, 2024 and 2023 were Reuters' rates as of 4:00 PM Western Indonesian Time with details as follows:

			31 Desember/*December* 31,			
			2024	2023		
			Rp	Rp		
1	Dolar Australia	AUD	10.013,51	10.520,77	1	Australian Dollar
1	Dolar Kanada	CAD	11.201,59	11.629,59	1	Canadian Dollar
1	Frank Swiss	CHF	17.815,04	18.299,27	1	Swiss Franc
1	Yuan Chinese	CNY	2.198,50	2.169,50	1	Chinese Yuan
1	Euro	EUR	16.758,12	17.038,32	1	Euro
1	Poundsterling Inggris	GBP	20.218,54	19.626,56	1	Great Britain Poundsterling
1	Dolar Hong Kong	HKD	2.073,11	1.970,73	1	Hong Kong Dollar
1	Rupee India	INR	187,98	185,18	1	Indian Rupee
1	Yen Jepang	JPY	103,03	108,88	1	Japanese Yen
1	Dolar Selandia Baru	NZD	9.067,93	9.765,55	1	New Zealand Dollar
1	Dolar Singapura	SGD	11.844,58	11.676,34	1	Singapore Dollar
1	Baht Thailand	THB	469,79	449,75	1	Thailand Baht
1	Krona Swedia	SEK	1.463,26	1.541,54	1	Sweden Krona
1	Dolar Amerika Serikat	USD	16.095,00	15.397,00	1	United States Dollar
1	Ringgit Malaysia	MYR	3.598	3.355	1	Malaysia Ringgit

27. JATUH TEMPO ASET DAN LIABILITAS KEUANGAN

Analisis jatuh tempo aset dan liabilitas keuangan menurut kelompok jatuh temponya berdasarkan periode yang tersisa terhitung sejak tanggal 31 Desember 2024 dan 2023 sampai dengan tanggal jatuh tempo adalah sebagai berikut:

27. MATURITIES OF FINANCIAL ASSETS AND LIABILITIES

The analysis of maturities of financial assets and liabilities based on remaining terms until maturity dates calculated from December 31, 2024 and 2023 is as follows:

	2024						
	Sampai dengan 1 bulan/ *1 month or less*	> 1 bulan s/d 3 bulan/ *> 1 - 3 months*	> 3 bulan s/d 12 bulan/ *> 3 - 12 months*	> 1 tahun s/d 5 tahun/ *> 1 - 5 years*	> 5 tahun/ *> 5 years*	Jumlah/ *Total*	
	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	
Aset keuangan							**Financial assets**
Tanpa suku bunga:							Without interest:
Kas	-	-	-	-	-	-	Cash
Giro pada Bank Indonesia	3.512.839	-	-	-	-	3.512.839	Demand deposits with Bank Indonesia
Giro pada bank lain - bersih	255.043	-	-	-	-	255.043	Demand deposits with other banks - net
Tagihan pada cabang-cabang lain	1.464.781	-	-	-	-	1.464.781	Due from other branches
Tagihan derivatif	859.960	579.162	745.846	1.179.803	515.117	3.879.888	Derivative receivables
Tagihan akseptasi - bersih	491.584	374.900	1.048.587	-	-	1.915.071	Acceptance receivables - net
Aset lain-lain	1.104.429	1.549.144	-	-	-	2.653.573	Other assets
Suku bunga variabel:							Variable interest rate:
Kredit - bersih	531.680	904.937	34.861.213	58.510.618	11.827.002	106.635.450	Loans - net
Suku bunga tetap:							Fixed interest rate:
Penempatan pada Bank Indonesia dan bank lain - bersih	30.426.164	13.696.057	-	-	-	44.122.221	Placements with Bank Indonesia and other banks - net
Efek-efek - bersih	6.943.712	11.139.783	11.121.804	7.255.369	-	36.460.668	Securities - net
Efek-efek yang dibeli dengan janji dijual kembali - bersih	2.854.137	988.992	-	-	-	3.843.129	Securites purchased with agreement to resell - net
Jumlah aset keuangan	48.444.329	29.232.975	47.777.450	66.945.790	12.342.119	204.742.663	Total financial assets
Liabilitas keuangan							**Financial liabilities**
Tanpa suku bunga:							Without interest:
Utang derivatif	1.097.362	478.236	338.676	1.322.197	521.020	3.757.491	Derivative payables
Utang akseptasi	491.751	375.153	1.049.158	-	-	1.916.062	Acceptances payable
Beban yang masih harus dibayar	-	-	613.591	-	-	613.591	Accrued expenses
Liabilitas sewa	75	-	1.915	11.392	107.898	121.280	Lease liabilities
Liabilitas lain-lain	1.316.369	1.549.144	-	-	-	2.865.513	Other liabilities
Suku bunga variabel:							Variable interest rate:
Simpanan dari nasabah	34.906.307	-	-	-	-	34.906.307	Deposit from customers
Suku bunga tetap:							Fixed interest rate:
Simpanan dari nasabah	11.344.591	5.467.793	695.632	-	-	17.508.016	Deposit from customers
Simpanan dari bank lain	175.676	-	-	-	-	175.676	Deposit from other banks
Liabilitas ke Kantor Pusat dan cabang lain	6.489	98.147.310	-	-	-	98.153.799	Due to Head Office and other branches
Jumlah liabilitas keuangan	49.338.620	106.017.636	2.698.972	1.333.589	628.918	160.017.735	Total financial liabilities

	2023						
	Sampai dengan 1 bulan/ *1 month or less* Rp Juta/ Rp Million	> 1 bulan s/d 3 bulan/ *> 1 - 3 months* Rp Juta/ Rp Million	> 3 bulan s/d 12 bulan/ *> 3 - 12 months* Rp Juta/ Rp Million	> 1 tahun s/d 5 tahun/ *> 1 - 5 years* Rp Juta/ Rp Million	> 5 tahun/ *> 5 years* Rp Juta/ Rp Million	Jumlah/ *Total* Rp Juta/ Rp Million	
Aset keuangan							**Financial assets**
Tanpa suku bunga:							Without interest:
Kas	63	-	-	-	-	63	Cash
Giro pada Bank Indonesia	5.211.379	-	-	-	-	5.211.379	Demand deposits with Bank Indonesia
Giro pada bank lain - bersih	2.592.213	-	-	-	-	2.592.213	Demand deposits with other banks - net
Tagihan pada cabang-cabang lain	1.653.952	-	-	-	-	1.653.952	Due from other branches
Tagihan derivatif	554.475	530.641	398.379	1.025.734	368.210	2.877.439	Derivative receivables
Tagihan akseptasi - bersih	3.366	317.545	2.996.342	-	-	3.317.253	Acceptance receivables - net
Aset lain-lain	2.392.799	-	-	-	-	2.392.799	Other assets
Suku bunga variabel:							Variable interest rate:
Kredit - bersih	4.251	517.170	23.148.344	55.500.989	10.239.546	89.410.300	Loans - net
Suku bunga tetap:							Fixed interest rate:
Penempatan pada Bank Indonesia dan bank lain - bersih	35.917.915	13.208.891	-	-	-	49.126.806	Placements with Bank Indonesia and other banks - net
Efek-efek - bersih	8.242.780	10.569.216	13.000.026	6.076.515	-	37.888.537	Securities - net
Efek-efek yang dibeli dengan janji dijual kembali - bersih	-	2.750.355	1.078.412	-	-	3.828.767	Securites purchased with agreement to resell - net
Jumlah aset keuangan	56.573.193	27.893.818	40.621.503	62.603.238	10.607.756	198.299.508	Total financial assets
Liabilitas keuangan							**Financial liabilities**
Tanpa suku bunga:							Without interest:
Liabilitas derivatif	513.310	435.265	407.129	755.085	409.815	2.520.604	Derivative liabilities
Liabilitas akseptasi	3.386	317.659	2.997.725	-	-	3.318.770	Acceptances payable
Beban yang masih harus dibayar	-	-	591.637	-	-	591.637	Accrued expenses
Liabilitas sewa	-	-	-	24.237	123.092	147.329	Lease liabilities
Liabilitas lain-lain	2.540.094	-	-	-	-	2.540.094	Other liabilities
Suku bunga variabel:							Variable interest rate:
Simpanan dari nasabah	38.547.628	-	-	-	-	38.547.628	Deposit from customers
Suku bunga tetap:							Fixed interest rate:
Simpanan dari nasabah	13.729.148	4.628.067	720.528	-	-	19.077.743	Deposit from customers
Simpanan dari bank lain	117.140	-	-	-	-	117.140	Deposit from other banks
Liabilitas ke Kantor Pusat dan cabang lain	4.834	93.890.906	-	-	-	93.895.740	Due to Head Office and other branches
Jumlah liabilitas keuangan	55.455.540	99.271.897	4.717.019	779.322	532.907	160.756.685	Total financial liabilities

28. JAMINAN PEMERINTAH TERHADAP KEWAJIBAN PEMBAYARAN BANK UMUM

Berdasarkan Salinan Peraturan Lembaga Penjamin Simpanan (LPS) No. 1/PLPS/2005 pada tanggal 26 September 2005 tentang Program Penjaminan Simpanan yang telah disempurnakan dengan peraturan LPS No. 1/PLPS/2006 tanggal 9 Maret 2006 yang menyatakan bahwa sejak tanggal 22 September 2005, LPS menjamin simpanan yang meliputi giro, deposito berjangka, sertifikat deposito, tabungan, dan atau bentuk lain yang dipersamakan dengan itu yang merupakan simpanan yang berasal dari masyarakat termasuk yang berasal dari bank lain.

28. GOVERNMENT GUARANTEE ON OBLIGATIONS OF COMMERCIAL BANKS

Based on the Indonesia Deposit Insurance Agency (LPS) Regulation No. 1/PLPS/2005 dated September 26, 2005 regarding Deposit Guarantee Program that has been enhanced with LPS regulation No. 1/ PLPS/2006 dated March 9, 2006 that stated since September 22, 2005 LPS will guarantee bank deposits consisting of demand deposits, time deposits, certificate of deposits, savings deposit, and other forms of deposits from public, including deposits from other banks.

Berdasarkan Peraturan Pemerintah No. 66/2008 tanggal 13 Oktober 2008 tentang Besaran Nilai Simpanan yang Dijamin LPS, saldo yang dijamin untuk setiap nasabah pada satu bank adalah maksimal Rp 2.000 juta.

Based on Government Regulation No. 66/2008 dated October 13, 2008 regarding Deposits Balance Guaranted by LPS, the guaranted bank balance of each customer is Rp 2,000 million.

Beban premi penjaminan Pemerintah yang dibayar untuk tahun yang berakhir tanggal 31 Desember 2024 sebesar Rp 109.836 juta (2023: Rp 128.551 juta) dicatat dan diakui pada beban bunga (Catatan 19).

The Government guarantee premiums paid for the year ended December 31, 2024 amounted to Rp 109.836 million (2023: Rp 128,551 million), are included under the interest expense (Note 19).

29. KLASIFIKASI ATAS ASET DAN LIABILITAS KEUANGAN

Tabel di bawah ini menunjukkan klasifikasi dan aset dan liabilitas keuangan.

29. CLASSIFICATION OF FINANCIAL ASSETS AND LIABILITIES

The following table shows the classification of financial assets and liabilities:

	2024				
	Biaya perolehan diamortisasi/ At amortized cost	Diukur pada nilai wajar melalui laba rugi (FVTPL)/ Measured at fair value through profit or loss (FVTPL)	Diukur pada nilai ajar melalui penghasilan komprehensif lain (FVTOCI)/ Measured at fair value through other comprehensive income (FVTOCI)	Jumlah/ Total	
	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	
Aset Keuangan					Financial Assets
Kas	-	-	-	-	Cash
Giro pada Bank Indonesia	3.512.839	-	-	3.512.839	Demand deposits with Bank Indonesia
Giro pada bank lain - bersih	255.043	-	-	255.043	Demand deposits with other banks - net
Tagihan pada cabang-cabang lain	1.464.781	-	-	1.464.781	Due from other branches
Penempatan pada Bank Indonesia dan bank lain - bersih	44.122.221	-	-	44.122.221	Placements with Bank Indonesia and other banks - net
Efek-efek - bersih	3.769.283	-	32.691.385	36.460.668	Securities - net
Efek yang dibeli dengan janji dijual kembali - bersih	3.843.129	-	-	3.843.129	Securities purchase with agreement to resell - net
Tagihan akseptasi - bersih	1.915.071	-	-	1.915.071	Acceptance receivables - net
Tagihan derivatif	-	3.879.888	-	3.879.888	Derivative receivables
Kredit - bersih	106.051.922	583.528	-	106.635.450	Loans - net
Aset lain-lain	2.653.573	-	-	2.653.573	Other assets
Jumlah	167.587.862	4.463.416	32.691.385	204.742.663	Total
Liabilitas Keuangan					Financial Liabilities
Simpanan dari nasabah	52.414.323	-	-	52.414.323	Deposits from customers
Simpanan dari bank lain	175.676	-	-	175.676	Deposits from other banks
Liabilitas akseptasi	1.916.062	-	-	1.916.062	Acceptance payables
Liabilitas derivatif	-	3.757.491	-	3.757.491	Derivative payables
Biaya masih harus dibayar	613.591	-	-	613.591	Accrued expenses
Dana usaha yang dinyatakan	98.153.799	-	-	98.153.799	Declared working capital funds
Liabilitas lain-lain	2.865.513	-	-	2.865.513	Other liabilities
Jumlah	156.138.964	3.757.491	-	159.896.455	Total

	2023				
	Biaya perolehan diamortisasi/ At amortized cost	Diukur pada nilai wajar melalui laba rugi (FVTPL)/ Measured at fair value through profit or loss (FVTPL)	Diukur pada nilai ajar melalui penghasilan komprehensif lain (FVTOCI)/ Measured at fair value through other comprehensive income (FVTOCI)	Jumlah/ Total	
	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	
Aset Keuangan					Financial Assets
Kas	63	-	-	63	Cash
Giro pada Bank Indonesia	5.211.379	-	-	5.211.379	Demand deposits with Bank Indonesia
Giro pada bank lain - bersih	2.592.213	-	-	2.592.213	Demand deposits with other banks - net
Tagihan pada cabang-cabang lain	1.653.952	-	-	1.653.952	Due from other branches
Penempatan pada Bank Indonesia dan bank lain - bersih	49.126.806	-	-	49.126.806	Placements with Bank Indonesia and other banks - net
Efek-efek - bersih	5.054.178	-	32.834.359	37.888.537	Securities - net
Efek yang dibeli dengan janji dijual kembali - bersih	3.828.767	-	-	3.828.767	Securities purchase with agreement to resell - net
Tagihan akseptasi - bersih	3.317.253	-	-	3.317.253	Acceptance receivables - net
Tagihan derivatif	-	2.877.439	-	2.877.439	Derivative receivables
Kredit - bersih	89.410.300	-	-	89.410.300	Loans - net
Aset lain-lain	2.392.799	-	-	2.392.799	Other assets
Jumlah	162.587.710	2.877.439	32.834.359	198.299.508	Total
Liabilitas Keuangan					Financial Liabilities
Simpanan dari nasabah	57.625.371	-	-	57.625.371	Deposits from customers
Simpanan dari bank lain	117.140	-	-	117.140	Deposits from other banks
Liabilitas akseptasi	3.318.770	-	-	3.318.770	Acceptance payables
Liabilitas derivatif	-	2.520.604	-	2.520.604	Derivative payables
Biaya masih harus dibayar	591.637	-	-	591.637	Accrued expenses
Dana usaha yang dinyatakan	93.895.740	-	-	93.895.740	Declared working capital funds
Liabilitas lain-lain	2.540.094	-	-	2.540.094	Other liabilities
Jumlah	158.088.752	2.520.604	-	160.609.356	Total

30. PENGUKURAN NILAI WAJAR

Selain daripada yang disebutkan dalam tabel di bawah ini, manajemen menilai bahwa nilai tercatat dari aset keuangan dan liabilitas keuangan adalah hampir sama dengan nilai wajarnya.

30. FAIR VALUE MEASUREMENT

Except as detailed in the following table, the management considers that the carrying amount of financial assets and financial liabilities approximate their fair values.

	2024		2023		
	Nilai tercatat/ Carrying amount	Nilai wajar/ Fair value	Nilai tercatat/ Carrying amount	Nilai wajar/ Fair value	
	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	
Aset keuangan					**Financial assets**
Efek-efek	36.460.668	36.473.767	37.888.540	37.944.697	Securities
Efek yang dibeli dengan janji dijual kembali	3.843.129	3.850.463	3.828.767	3.963.520	Securities purchased with agreement to resell
Jumlah	40.303.797	40.324.230	41.717.307	41.908.217	Total

Aset atau liabilitas yang memiliki suku bunga tetap terpapar risiko suku bunga atas nilai wajar (*fair value interest rate risk*), sedangkan aset atau liabilitas yang memiliki suku bunga mengambang terpapar risiko suku bunga atas arus kas (*cash flow interest rate risk*).

Assets or liabilities arranged at fixed interest rate are exposed to fair value interest risk, meanwhile assets or liabilities arranged at floating interest rates are exposed to cash flow interest rate risk.

Teknik penilaian dan asumsi yang diterapkan untuk tujuan pengukuran nilai wajar

Nilai wajar aset dan liabilitas keuangan ditentukan sebagai berikut:

- Manajemen menganggap bahwa nilai tercatat kas, giro pada Bank Indonesia, giro pada bank lain, tagihan pada cabang-cabang lain, penempatan pada Bank Indonesia dan bank lain, kredit, tagihan akseptasi, pendapatan bunga yang masih akan diterima, aset lain-lain, simpanan dari nasabah, simpanan dari bank lain, utang akseptasi, beban yang masih harus dibayar, liabilitas ke Kantor Pusat dan cabang lain dan liabilitas lain-lain yang diakui dalam laporan keuangan mendekati nilai wajarnya karena jatuh tempo dalam jangka pendek atau yang memiliki tingkat suku bunga pasar.

- Nilai wajar efek-efek dengan syarat dan kondisi standar dan diperdagangkan di pasar aktif ditentukan dengan mengacu pada kuotasi harga pasar.

- Nilai wajar tagihan dan liabilitas derivatif diukur dengan menggunakan kurs kuotasi dan kurva *yield* yang berasal dari suku bunga kuotasi yang sesuai dengan jatuh tempo kontrak.

- Nilai wajar aset keuangan dan liabilitas keuangan lainnya (tidak termasuk yang dijelaskan di atas) ditentukan sesuai dengan model penentuan harga yang berlaku umum berdasarkan analisis *discounted cash flow* menggunakan harga dari transaksi pasar yang dapat diamati saat ini dan kutipan *dealer* untuk instrumen sejenis.

Tabel berikut ini memberikan analisis dari instrumen keuangan yang diukur setelah pengakuan awal sebesar nilai wajar, dikelompokkan ke tingkat 1 sampai 3 didasarkan pada sejauh mana nilai wajar diamati.

Valuation techniques and assumptions applied for the purposes of measuring fair value

The fair values of financial assets and liabilities are determined as follows:

- Management considers that the carrying amount of cash, demand deposits with Bank Indonesia, demand deposits with other banks, due from other branches, placements with Bank Indonesia and other banks, loans, acceptance receivables, interest receivables, other assets, deposit from customers, deposit from other banks, acceptance payables, accrued expenses, due to Head Office and other branches and other liabilities recognized in the financial statements approximate their fair values either because of their short-term maturities or they carry market rates of interest.

- Fair value of securities with standard terms and conditions and traded on active markets are determined with reference to quoted market prices.

- Fair value of derivative receivables and liabilities are measured using quoted exchange rates and yield curves derived from quoted interest rates matching maturities of the contracts.

- Fair value of other financial assets and financial liabilities (excluding those described above) are determined in accordance with generally accepted pricing models on discounted cash flow analysis using prices from observable current market transactions and dealer quotes for similar instruments.

The following table provides an analysis of financial instruments that are subsequently measured at fair value, grouped into levels 1 to 3 based on the degree to which the fair value is observable.

	2024				
	Nilai tercatat/ Carrying amount	Tingkat 1/ Level 1	Tingkat 2/ Level 2	Tingkat 3/ Level 3	
	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	
Aset diukur pada nilai wajar					Assets measured at fair value
Aset keuangan					Financial assets
Nilai wajar melalui laba rugi					FVTPL
Kredit	583.528	-	583.528	-	Loans
Tagihan derivatif	3.879.888	-	3.879.888	-	Derivative receivables
Nilai wajar melalui OCI					FVTOCI
Efek-efek	32.691.385	32.691.385	-	-	Securities
Liabilitas diukur pada nilai wajar					Liabilities measured at fair value
Liabilitas keuangan					Financial liabilities
Nilai wajar melalui laba rugi					FVTPL
Liabilitas derivatif	3.757.491	-	3.757.491	-	Derivative liabilities

	2023				
	Nilai tercatat/ Carrying amount	Tingkat 1/ Level 1	Tingkat 2/ Level 2	Tingkat 3/ Level 3	
	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	
Aset diukur pada nilai wajar					Assets measured at fair value
Aset keuangan					Financial assets
Nilai wajar melalui laba rugi					FVTPL
Tagihan derivatif	2.877.439	-	2.877.439	-	Derivative receivables
Nilai wajar melalui OCI					FVTOCI
Efek-efek	32.834.362	32.834.362	-	-	Securities
Liabilitas diukur pada nilai wajar					Liabilities measured at fair value
Liabilitas keuangan					Financial liabilities
Nilai wajar melalui laba rugi					FVTPL
Liabilitas derivatif	2.520.604	-	2.520.604	-	Derivative liabilities

Pada tahun yang berakhir pada 31 Desember 2024 dan 2023, tidak terdapat perpindahan metode pengukuran nilai wajar dari tingkat 1 menjadi tingkat 2, dan sebaliknya.

For the year ended December 31, 2024 and 2023, there was no movement of fair value measurement method from level 1 to level 2, and vice versa.

31. MANAJEMEN RISIKO

Sebagai salah satu cabang dari MUFG Bank, Ltd., dan bagian dari Mitsubishi UFJ Financial Group, Inc. ("MUFG"), Bank telah mengadopsi sistem manajemen risiko terpadu yang diterapkan oleh Kantor Pusat, sekaligus tetap berupaya untuk mematuhi ketentuan Otoritas Jasa Keuangan ("OJK"). Bank mengidentifikasi berbagai risiko yang timbul dari usaha-usaha berdasarkan kriteria yang seragam, dan menerapkan manajemen risik terpadu untuk memastikan dan mencapai keseimbangan yang stabil antara pendapatan dan risiko.

Berdasarkan definisi dalam kebijakan Kantor Pusat Bank, secara umum Bank menggolongkan dan mendefinisikan kategori-kategori risiko Keuangan yang dihadapi oleh Bank, sebagaimana terangkum di bawah ini:

31. RISK MANAGEMENT

As a Branch of MUFG Bank, Ltd., and part of Mitsubishi UFJ Financial Group, Inc. ("MUFG"), the Bank has adopted an integrated risk management system implemented by the Head Office and at the same time try to comply with Financial Services Authority ("OJK") requirements. The Bank identifies various risks arising from businesses based on uniform criteria and implement integrated risk management to ensure and achieve a stable balance between earnings and risks.

By adopting the definition from Head Office policy the Bank broadly classifies and defines financial risk categories faced by the Bank as summarized below:

Jenis Risiko	Definisi	Definitions	Type of RIsk
Risiko Kredit	Risiko kerugian finansial dalam aset-aset yang mempunyai risiko kredit (termasuk komitmen dan kontijensi dengan risiko kredit) yang disebabkan oleh penurunan kondisi kredit dari pihak lawan.	The risk of financial loss in assets which have credit risk (including commitments and contingencies with credit risk) which is caused by deterioration in the credit conditions of counterparties.	Credit Risk
Risiko Pasar	Risiko kerugian finansial dimana nilai aset dan liabilitias dapat terkena dampak negative dari perubahan dalam variable-variabel pasar, seperti suku bunga, harga efek, dan kurs valuta asing. Risiko likuiditas pasar adalah risiko kerugian finansial yang disebabkan oleh ketidakmampuan Bank untuk menyelesaikan transaksi-transaksi pasar pada volume atas tingkat harga yang wajar sebagai akibat dari gejolak pasar atau kurangnya likuiditas perdagangan.	The risk of financial loss where the value of assets and liabilities could be adversely affected by changes in market variables such as interest rates, securities prices and foreign exchange rates. Market liquidity risk is the risk of financial loss caused by the inability to secure market transactions at the required volume or price levels as a result of market turbulence or lack of trading liquidity.	Market Risk

Jenis Risiko	Definisi	Definitions	Type of RIsk
Risiko Likuiditas	Risiko terjadinya kerugian karena posisi keuangan yang buruk sehingga menghalangi kemampuan untuk memenuhi kebutuhan pendanaan atau mengharuskan pengadaan dana pada tingkat suku bunga yang relative lebih tinggi daripada tingkat suku bunga wajar.	The risk of incurring loss which is caused by deteriorated financial position that prevents the ability to meet funding requirements or requires funding sources at interest rates relatively higher than normal interest rates.	Liquidity Risk
Risiko Operasional	Risiko kerugian akibat kurangnya atau gagalnya proses internal, sumber daya manusia atau sistem, atau akibat peristiwa peristiwa eksternal.	The risk resulting from inadequate or failed internal processes, people or systems, or resulting from external events.	Operational Risk

Kerangka manajemen risiko

Bank memiliki Departemen Manajemen Risiko sebagai suatu unit independen yang bertanggung jawab atas pengendalian dan pengelolaan risiko secara komprehensif di Bank. Sejalan dengan pelaksanaan manajemen risiko, Bank membentuk Komite Manajemen Risiko (RMC) atau yang dikenal sebagai Komite Manajemen Risiko Terpadu (IRMC). Komite manajemen risiko dibentuk dengan tujuan untuk membahas masalah-masalah penting sehubungan dengan upaya untuk mengembangkan dan menjamin struktur manajemen yang tepat untuk pengendalian dan manajemen risiko.

Sebagai bagian dari IRMC ini, Bank jug memiliki beberapa komite terkait risiko yang lebih spesifik:

1. Komite Manajemen Risiko Pasar dan Likuiditas (MLRMC)
2. Komite Pengendalian Risiko Kredit
3. Komite Pengendalian Operasional
4. Komite Kepatuhan
5. Komite Pengarah Teknologi Informasi
6. Komite Rencana Kelangsungan Usaha

Untuk mengendalikan dan mengelola masing-masing risiko dengan tepat, proses berikut ini dilaksanakan secara memadai:

1. Identifikasi risiko: Proses mengidentifikasi jenis dan lokasi risiko dari setiap transaksi, portofolio, dan hal-hal terkait lainnya.

2. Evaluasi dan perhitungan risiko: Proses penentuan status risiko dengan menggunakan nilai-nilai numerik, atau penilaian kualitatif komprehensif baik pada tingkat transaksi individual maupun tingkat transaksi portofolio.

Risk management framework

The Bank has Risk Management Department as an independent department which is in charge of controlling and managing risks comprehensively in the Bank. In line with the implementation of risk management, the Bank established a Risk Management Committee (RMC) which is known as Integrated Risk Management Committee (IRMC). The risk management committee was established to discuss important matters concerning the efforts to develop and secure an appropriate management structure for risk control and management.

As part of this IRMC, the Bank also has several specific risk related committees:

1. Market and Liquidity Risk Management Committee (MLRMC)
2. Credit Risk Control Committee
3. Operation Control Committee
4. Compliance Committee
5. Information Technology Steering Committee
6. Business Continuity Plan Steering Committee

In order to properly control and manage the respective risks, the following processes are incorporated properly:

1. Risk identification: The process of identifying the type and location of risk of each transaction, portfolio, and other related items.

2. Risk evaluation and calculation: The process of indicating risk status using numerical values or comprehensive qualitative judgment at individual transaction level as well as at portfolio transaction level.

3. Pengendalian risiko: Proses untuk mengendalikan status risiko dengan memeriksa dan menelaah kewenangan, limit, proses-proses operasional dan hal-hal lainnya (termasuk rencana-rencana untuk perlakuan hal-hal khusus) yang ditetapkan melalui kebijakan-kebijakan, aturan-aturan, prosedur-prosedur, petunjuk-petunjuk lainnya maupun metode-metode pengendalian lainnya.

4. Pemantauan dan pelaporan risiko: Proses pemantauan status risiko terkini dan hal-hal perlakuan khusus, dan Pelaporan kepada manajemen oleh masing-masing unit yang independen dari unit-unit penghasil laba.

Agar dapat secara objektif menilai ketepatan dan efektivitas pengendalian risiko dan struktur manajemen, pemeriksaan harus dilakukan oleh audit internal yang cukup independen dari unit yang diperiksanya.

Selain menilai kepatuhan Bank terhadap hukum, peraturan perundang-undangan dan himbauan dari regulator, audit oleh Pihak eksternal harus dilakukan apabila dianggap perlu, untuk memeriksa efektivitas pengendalian risiko dan struktur manajemen.

MANAJEMEN RISIKO KREDIT

Bank menerapkan sistem pemeringkatan kredit yang seragam untuk evaluasi dan penilaian aset dan pengukuran risiko kredit secara kuantitatif.

Untuk memantau atau mengendalikan portofolio kredit, Bank membentuk Komite Pengendalian Risiko Kredit, yang tujuan utamanya sebagai berikut:

- Memantau portofolio kredit Bank secara berkala untuk sepenuhnya memahami kondisi pergerakan risiko portofolio kredit Bank agar Bank dapat menentukan arah dan kebijakan kredit Bank yang tepat serta mengendalikan risiko kredit Bank secara keseluruhan.

- Merumuskan kebijakan, strategi dan rekomendasi penyelesaian isu, serta pedoman-pedoman untuk perbaikan kualitas manajemen risiko kredit.

- Menganalisis secara berkala industri terkait debitur Bank dengan memantau harga komoditas, mengawasi pergerakan harga saham dari debitur-debitur entitas publik Bank, melakukan analisis berbagai kejadian yang dapat memicu kerugian pada nasabah, dan melakukan analisis *peer* di tiap industri untuk meningkatkan kemampuan peringatan dini Bank.

- Melakukan *stress testing* atas berbagai segmen atau portofolio Bank untuk menganalisis posisi Bank jika kejadian buruk terjadi.

3. Risk control: The process of controlling risk status by examining and reviewing authorities, limits, operational processes, and other items (including plans for exceptional treatment) as stipulated by policies, rules, procedures, other guidance, as well as other control methods.

4. Risk monitoring and reporting: The process of monitoring the status of current risks and exceptional treatment and reporting to management by the respective units which are independent from the profit generating units.

To objectively examine the appropriateness and effectiveness of the risk control and management structure, audits shall be conducted by the internal audit unit that is sufficiently independent from the unit being audited.

In addition to assess the Bank's compliance with laws, regulations, and regulatory notifications, audits by an external party are to be conducted when deemed necessary, to examine the effectiveness of risk control and management structures.

CREDIT RISK MANAGEMENT

The Bank applies a uniform credit rating system for asset evaluation and assessment and quantitative measurement of credit risk.

To monitor or control the credit portfolio, the Bank established a Credit Risk Control Committee with the main purposes as follows:

- Monitoring the Bank's credit portfolio periodically to fully understand the condition of risk movement of the Bank's credit portfolio that enable the Bank to take appropriate direction and credit policy as well as controlling the Bank's overall credit risk.

- Formulating policy, strategy and recommendation to solve the issue, and guidelines for quality improvements of credit risk management.

- Performing periodical analysis on the industries that the Bank's debtors are engaged in through monitoring the commodity price, watching stock price movement of the Bank's publicly listed debtors, performing analysis on various potential loss trigger events and performing peer analysis on each industry to enhance the Bank's early warning capabilities.

- Performing stress testing to various segments or the Bank's portfolio to analyze the Bank's position if loss events occurred.

Secara umum, Bank telah menerapkan manajemen risiko kredit sebagaimana dibuktikan dengan:

- Keberadaan kebijakan kredit komprehensif yang diberikan oleh Kantor Pusat, yaitu Credit Rule for Overseas Offices and Procedure for Credit Ratings ditambah dengan Asian General Credit Policy yang diberikan oleh Kantor Regional. Selain itu, Bank juga memiliki kebijakan internal manajemen risiko kredit untuk cabang Jakarta dan pada tahun fiskal ini mulai menerapkan country risk dan Rencana Pemulihan sesuai dengan arahan OJK.

- Bank telah menerapkan sebuah sistem pemeriksaan dan perimbangan dimana bagian administrasi risiko kredit, yang terpisah dari bagian promosi usaha, memantau transaksi-transaksi individual dan mengelola pemberian kredit.

- Pada tingkat manajemen, Komite Pengendalian Risiko Kredit mengadakan rapat-rapat rutin untuk memastikan pembahasan yang lengkap atas masalah-masalah penting terkait dengan manajemen risiko kredit.

- Selain pemeriksaan dan perimbangan serta sistem pengawasan internal, bagian pemeriksaan kredit juga melakukan pengujian dan evaluasi kredit untuk memastikan manajemen risiko kredit yang tepat.

In general, the Bank has implemented credit risk management as evidenced by:

- The existence of comprehensive credit policies that was provided by the Head Office, namely Credit Rule for Overseas Offices and Procedure for Credit Ratings plus Asian General Credit Policy provided by the Regional Office. In addition, Jakarta branch also has the internal rules for its credit risk management and in this fiscal year start to implement country risk and recovery plan as per OJK guidance.

- The Bank has put a system of checks and balances in which a credit risk administration section, that is independent of the business promotion section, screens individual transactions and manages the extension of credit.

- At the management level, the Credit Risk Control Committee conducts regular meetings to ensure complete discussion of important matters related to credit risk management.

- Besides checking and balancing as well as internal oversight systems, the credit examination section also undertakes credit testing and evaluation to ensure that credit risk management is appropriate.

Ketidakpastian akibat ketidakstabilan dalam urusan internasional dan dalam negeri

Faktor risiko utama yang dihadapi oleh Bank adalah dampak ketidakpastian situasi internasional dan domestik berkaitan dengan konflik Rusia - Ukraina, Kebijakan Proteksi Pemerintahan Baru Amerika Serikat dan Kebijakan Rencana Defisit Anggaran Pemerintahan Baru Indonesia.

Bank terus memantau risiko yang dapat merugikan debitur dan *counterparty*-nya, terutama yang status keuangannya lemah dan/atau rentan terhadap faktor risiko yang akan berpengaruh terhadap kemampuan pembayarannya.

Bank telah mempertimbangkan dampak ekonomi umum yang timbul dari faktor-faktor diatas.

Uncertainty due to instability in international and domestic affairs

The major risk factors faced by the Bank will be uncertainty in international and domestic situation related to Russia-Ukraine Conflict, New US Government Protectionism Policies, and New Indonesia Government Budget Deficit Plan Policy.

The Bank is closely monitoring the risks that might adversely affect their debtors and counterparties, in particular those with weak financial condition and/or who are vulnerable to the risk factors which will affect their repayment ability.

The Bank has considered the general economic impacts arising from above factors.

Tabel berikut menyajikan eksposur maksimum terhadap risiko kredit (sebelum cadangan kerugian penurunan nilai) Bank atas instrumen keuangan pada laporan posisi keuangan dan komitmen dan kontinjensi (rekening administratif), tanpa memperhitungkan agunan yang dimiliki atau jaminan kredit lainnya.

The following table presents the Bank's maximum exposure to credit risk (before allowance for impairment losses) of statement of financial position and off-balance sheet financial instrument without taking into account any collateral held or other credit enhancement.

	2024 Rp Juta/ Rp Million	2023 Rp Juta/ Rp Million	
Laporan Posisi Keuangan:			**Statements of Financial Position:**
Giro pada Bank Indonesia	3.512.839	5.211.379	Demand deposits with Bank Indonesia
Giro pada bank lain	255.112	2.592.753	Demand deposits with other banks
Tagihan pada cabang-cabang lain	1.464.781	1.653.952	Due from other branches
Penempatan pada Bank Indonesia dan bank lain	44.122.650	49.127.080	Placements with Bank Indonesia and other banks
Tagihan derivatif	3.879.888	2.877.439	Derivative receivables
Kredit	106.842.527	89.642.470	Loans
Tagihan akseptasi	1.916.062	3.318.770	Acceptance receivables
Efek-efek	36.460.669	37.888.540	Securities
Efek-efek yang dibeli dengan janji dijual kembali	3.843.129	3.828.767	Securities purchased with agreement to resell
Aset lain-lain	424.416	352.696	Other assets
Sub jumlah	202.722.073	196.493.846	Subtotal
Komitmen dan Kontinjensi:			**Commitments and Contingencies:**
Fasilitas kredit kepada nasabah yang belum digunakan - *committed*	5.089.060	4.524.814	Unused loan facilities to customers - committed
Bank garansi yang diterbitkan	6.511.140	5.077.238	Bank guarantees issued
Irrevocable letters of credit yang masih berjalan	712.233	832.700	Outstanding irrevocable letters of credit
Sub jumlah	12.312.433	10.434.752	Subtotal
Jumlah	215.034.506	206.928.598	Total

Penilaian penurunan nilai

Sesuai PSAK 109, penilaian penurunan nilai dilakukan melalui cadangan didasarkan pada kerugian kredit ekspektasian. Hal ini berdasarkan atas kerugian ekspektasian sepanjang umur aset *(the lifetime expected credit loss)*, kecuali tidak terdapat kenaikan yang signifikan dalam risiko kredit sejak awal, di mana dalam hal ini, cadangan didasarkan pada kerugian kredit ekspektasian dalam jangka waktu 12 bulan.

Impairment assesment

As accordance with PSAK 109, impairment assessment is conducted through the expected credit loss. This is based on lifetime expected credit loss, unless there has been no significant increase in credit risk since origination, in which case, the allowance is based on the 12 months' expected credit loss.

Berdasarkan proses di atas, Bank mengelompokkan kredit yang diberikan ke dalam Stage 1, Stage 2 dan Stage 3, sebagaimana dijelaskan dalam berikut ini:

- *Stage* 1: kerugian kredit ekspektasian dalam jangka waktu 12 bulan dihitung sebagai bagian dari kerugian yang diharapkan sepanjang umur aset yang merepresentasikan kerugian kredit ekspektasian yang berasal dari peristiwa gagal bayar pada instrumen keuangan yang mungkin terjadi dalam jangka waktu 12 bulan setelah tanggal pelaporan. Bank menghitung cadangan atas kerugian kredit ekspektasian dalam jangka waktu 12 bulan berdasarkan ekspektasi gagal bayar yang terjadi dalam jangka waktu 12 bulan sejak tanggal pelaporan. Probabilitas gagal bayar yang diekpektasikan dalam jangka waktu 12 bulan diterapkan kepada prakira *exposure at defaults* dan dikalikan dengan perkiraan *loss given defaults* dan diskontokan dengan estimasi terhadap suku bunga efektif awal. Perhitungan ini merepresentasikan setiap dari tiga skenario, sebagaimana telah dijelaskan di atas.

- *Stage* 2: Ketika pinjaman yang diberikan telah menunjukkan suatu peningkatan risiko kredit yang signifikan sejak awal, Bank mencatat cadangan atas kerugian kredit ekspektasian sepanjang umur. Mekanisme pada tahap ini serupa dengan mekanisme yang telah dijelaskan di atas, termasuk penggunaan beberapa skenario, dengan kerugian kredit ekspektasian merefleksikan sisa umur instrumen. Kekurangan kas yang diharapkan didiskontokan dengan perkiraan atas suku bunga efektif awal. Bank mempertimbangkan suatu eksposur mengalami kenaikan secara signifikan dalam risiko kredit ketika rating risiko (CRR) nasabah adalah 8-2.

- *Stage* 3: Pinjaman yang diberikan dipertimbangkan yang mengalami penurunan nilai, Bank mencatat suatu penyisihan atas kerugian ekspektasian sepanjang umur pinjaman secara individual.

Bank menghitung kerugian kredit ekspektasian berdasarkan penentuan skenario kemungkinan tertimbang, yang terdiri dari 3 skenario (normal, membaik dan memburuk), untuk mengukur kekurangan kas yang diharapkan, didiskontokan pada suatu estimasi terhadap suku bunga efektif. Kekurangan kas adalah selisih antara arus kas yang harus dibayar kepada suatu entitas berdasarkan estimasi sisa arus kas kontraktual dan arus kas dari entitas bersangkutan yang diharapkan untuk diperoleh.

Dalam model kerugian kredit ekspektasian, Bank berpedoman terhadap berbagai kisaran informasi *forward-looking* sebagai masukan ekonomis.

Based on the above process, the Bank groups its loans into Stage 1, Stage 2 and Stage 3, as described below:

- Stage 1: The 12 months' expected credit loss is calculated as the portion of the lifetime expected credit losses that represent the expected credit loss that result from default events on a financial instrument that are possible within the 12 months after the reporting date. The Bank calculates the 12 months' expected credit loss allowance based on the expectation of a default occurring in the 12 months following the reporting date. These expected 12-month default probabilities are applied to a forecast exposure at defaults and multiplied by the expected loss given defaults and discounted by an approximation to the original effective interest rate. This calculation represents each of the three scenarios, as explained above.

- Stage 2: When a loan has shown a significant increase in credit risk since origination, the Bank records an allowance for the lifetime expected credit loss. The mechanics are similar to those explained above, including the use of multiple scenarios with expected credit losses reflecting remaining life of the instrument. The expected cash shortfalls are discounted by an approximation to the original effective interest rate. The Bank considers an exposure to have significant increase in credit risk when customer's risk rating (CRR) is 8-2.

- Stage 3: For loans considered credit-impaired, the Bank recognizes the lifetime expected credit losses for these loans individuallly.

The Bank calculates expected credit loss based on determination of probability-weighting scenarios consists of 3 scenarios (base, good and bad), to measure the expected cash shortfalls, discounted at an approximation to the effective interest rate. A cash shortfall is the difference between the cash flows that are due to an entity in accordance with the estimated remaining contractual cash flows and the cash flows that the entity expects to receive.

In its expected credit loss models, the Bank relies on a broad range of forward-looking information as economic input(s).

Definisi gagal bayar

Bank mempertimbangkan instrumen keuangan gagal bayar (*default*) dan oleh karena itu *Stage* 3 (penurunan kredit) untuk perhitungan kerugian kredit ekspektasiannya adalah ketika peminjam menunggak 90 hari lewat dari pembayaran kontraktualnya atau mempunyai rating kredit nasabah 8-3 atau lebih buruk atau diklasifikasikan sebagai diragukan atau macet.

Proses estimasi *probability of defaults*

Probability of defaults di-*leverage* dari model internal rating (*Customer Risk Rating* (CRR) dengan mengakomodasi *forward looking adjustment*. CRR terdiri dari 15 tingkat. Dalam melakukan estimasi yang bersifat *forward looking*, Bank melakukan analisa untuk mendapatkan faktor eksternal/makro ekonomi yang relevan terhadap perilaku peminjam. PD yang bersifat *forward looking* kemudian diperoleh dari estimasi pergerakan faktor eksternal yang telah terbukti memiliki korelasi signifikan dan dapat menjelaskan pergerakan PD berdasarkan data historis yang dimiliki.

Loss given default

Penilaian risiko kredit didasarkan atas kerangka penilaian *loss given defaults* yang terstandarisasi yang menghasilkan tingkat *loss given defaults* yang relevan dengan karakteristik portofolio kredit yang dikelola Bank. Estimasi *loss given default* didasarkan pada observasi terhadap pengalaman kerugian kredit pada level Bank.

Exposure at default

Exposure at default merepresentasikan nilai tercatat bruto instrumen keuangan yang menjadi dasar perhitungan estimasi kerugian kredit pada saat peminjam mengalami gagal bayar. *Exposure at default* mencakup aset pada laporan posisi keuangan maupun rekening administratif yang terdampak PSAK 109 sesuai hasil klasifikasi dan pengukuran. Estimasi EAD atas nilai rekening adiministratif menggunakan 2 (dua) pendekatan yaitu berdasarkan observasi atas pengalaman kerugian kredit maupun nilai referensi regulator bergantung pada jenis instrument keuangan.

Gambaran umum pendekatan untuk memperkirakan kerugian kredit ekspektasian ditetapkan dalam Catatan 3e. Penentuan variabel ekonomi *forward-looking* dalam kondisi normal berdasarkan referensi eksternal terhadap estimasi tingkat *severity* pada skenario makro ekonomi.

Kualitas Kredit Aset Keuangan

Peringkat (*grading*) ditentukan berdasarkan estimasi internal Bank atas kemungkinan gagal bayar (*probability of default*) selama setahun dari debitur-debitur atau portofolio tertentu yang dinilai berdasarkan sejumlah faktor kualitatif dan kuantitatif.

Definition of default

The Bank considers a financial instrument defaulted and therefore Stage 3 (credit impaired) for expected credit loss calculations in all cases when the borrower becomes 90 days past due on its contractual payments or having customer internal rating as 8-3 or worse or classified as doubtful or loss.

Probability of defaults estimation process

Probability of defaults is leveraged from the internal rating model (Customer Risk Rating (CRR) by accommodating forward looking adjustments. The CRR consists of 15 levels. In making a forward-looking estimation, the Bank perform analysis to obtain the relevant external/macroeconomic factors to PD borrower behavior. PD forward looking is then obtained from the estimated movement of external factors that have proven to have a significant correlation and can explain the movement of PD based on historical data.

Loss given default

The credit risk assessment is based on a standardized loss given default assessment framework that results in a level of loss given defaults that is relevant to the characteristics of the loan portfolio managed by the Bank. Estimates of loss given default are based on credit loss experiences at the Bank level.

Exposure at default

Exposure at default represents the gross carrying value of financial instruments that will be the basis for calculating the estimated credit losses when a borrower experience default. Exposure at default includes assets on the statement of financial position and administrative accounts that are affected by PSAK 109 according to the classification and measurement results. EAD estimation on the administrative account uses 2 (two) approaches, based on observations on the experience of credit losses and the reference value of the regulator, depending on the type of a financial instrument.

An overview of the approach to estimating expected credit losses is set out in Note 3e. Determination of forward-looking economic variables in normal condition based on external references to the estimated severity in the macroeconomic scenario.

Credit Quality of Financial Assets

The grading is based on the Bank's internal estimate of probability of default over a one year horizon, with customers or portfolios assessed against a range of qualitative and quantitative factors.

Rentang peringkat dimulai dari 1 sampai dengan 10. Peringkat 5 diklasifikasikan lebih lanjut ke dalam sub peringkat 5-1 atau 5-2. Peringkat 6 diklasifikasikan lebih lanjut ke dalam sub peringkat 6-1 atau 6-2. Peringkat 8 diklasifikasikan lebih lanjut ke dalam sub-peringkat 8-1, 8-2 atau 8-3. Peringkat 10 diklasifikasikan lebih lanjut ke dalam sub peringkat 10-1 atau 10-2. Peringkat kredit yang lebih rendah mengindikasikan kemungkinan gagal bayar yang lebih rendah. Peringkat kredit 1 sampai dengan 8-2 diterapkan untuk debitur-debitur atau akun-akun yang masih lancar (*performing*), sedangkan peringkat 8-3 sampai dengan 10 diterapkan untuk debitur-debitur bermasalah atau yang mengalami gagal bayar atau mengalami penurunan nilai (*non-performing*).

The numeric grades run from 1 to 10. Grade 5 are further sub-classified to 5-1 or 5-2. Grade 6 are further sub-classified to 6-1 or 6-2. Grades 8 are further sub-classified to 8-1, 8-2 or 8-3. Grades 10 are further sub-classified to 10-1 or 10-2. Lower credit grades indicate lower likelihood of default. Credit grades 1 to 8-2 are assigned to current debtors or accounts (performing), while credit grades 8-3 to 10 are assigned for doubtful debtors or debtors who fail to make their payment obligations or are impaired debtors (non-performing).

Perbaikan peringkat dari yang mengalami penurunan nilai menjadi lancar (tidak mengalami penurunan nilai) hanya dapat dilakukan apabila debitur-debitur telah menunjukkan kepastian pemulihan dan kembali ke kondisi normal.

Improvement in the grading from impaired to current (not impaired) can only be made if debtors have shown a certainty in recovery and they are back to normal condition.

Risiko Konsentrasi Kredit

Credit Concentration Risks

Bank mempunyai tujuan untuk mencapai dan mempertahankan tingkat penghasilan yang sebanding dengan eksposur risiko kredit. Bank menilai dan memantau jumlah pinjaman dan eksposur kredit melalui pemeringkatan kredit dan konsentrasi terhadap industri dan pihak lawan.

The Bank aims to achieve and maintain levels of earnings which are commensurate with credit risk exposure. The Bank assesses and monitors loan amounts and credit exposure through credit rating and concentration by industry and counterparty.

Tabel berikut menyajikan konsentrasi risiko kredit Bank berdasarkan pihak-pihak lawan (pihak-pihak lawan untuk ritel adalah karyawan):

The following table presents the credit risk concentration by counterparties (retail's counterparties are employees):

	2024							
	Korporasi/ Corporate	Badan Usaha Milik Negara/ State Owned Enterprises	Pemerintah dan Bank Indonesia/ Government and Bank Indonesia	Pemerintah US/ US Government	Bank/ Banks	Ritel/ Retail	Jumlah/ Total	
	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	
Giro pada Bank Indonesia	-	-	3.512.839	-	-	-	3.512.839	Demand deposits with Bank Indonesia
Giro pada bank lain - bersih	-	-	-	-	255.043	-	255.043	Demand deposits with other banks - net
Tagihan pada cabang-cabang lain	-	-	-	-	1.464.781	-	1.464.781	Due from other branches
Penempatan pada Bank Indonesia dan bank lain - bersih	-	-	21.983.376	-	22.138.845	-	44.122.221	Placements with Bank Indonesia and other banks - net
Aset derivatif	492.461	-	-	-	3.387.427	-	3.879.888	Derivative assets
Tagihan derivatif	-	-	-	-	-	-	-	Derivative receivables
Kredit - bersih	77.445.028	3.125.720	-	-	25.915.535	149.167	106.635.450	Loans - net
Tagihan akseptasi - bersih	1.915.071	-	-	-	-	-	1.915.071	Acceptance receivables - net
Efek-efek - bersih	-	-	12.701.681	19.989.702	3.769.285	-	36.460.668	Securities - net
Efek yang dibeli dengan janji dijual kembali - bersih			3.843.129	-	-	-	3.843.129	Securities purchased with agreement to resell - net
Aset lain-lain	-	-	424.416	-	-	-	424.416	Other assets
Komitmen dan kontinjensi yang memiliki resiko kredit	8.385.712	-	-	-	3.926.722	-	12.312.434	Commitment and contingency with credit risk
Jumlah	88.238.272	3.125.720	42.465.441	19.989.702	60.857.638	149.167	214.825.940	Total
Persentase	41,07%	1,46%	19,77%	9,31%	28,33%	0,07%	100,00%	Percentage

	2023							
	Korporasi/ Corporate	Badan Usaha Milik Negara/ State Owned Enterprises	Pemerintah dan Bank Indonesia/ Government and Bank Indonesia	Pemerintah US/ US Government	Bank/ Banks	Ritel/ Retail	Jumlah/ Total	
	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	
Giro pada Bank Indonesia	-	-	5.211.379	-	-	-	5.211.379	Demand deposits with Bank Indonesia
Giro pada bank lain - bersih	-	-	-	-	2.592.213	-	2.592.213	Demand deposits with other banks - net
Tagihan pada cabang-cabang lain	-	-	-	-	1.653.952	-	1.653.952	Due from other branches
Penempatan pada Bank Indonesia dan bank lain - bersih	-	-	28.594.103	-	20.532.703	-	49.126.806	Placements with Bank Indonesia and other banks - net
Aset derivatif	377.090	-	-	-	2.500.349	-	2.877.439	Derivative assets
Tagihan derivatif	-	-	-	-	-	-	-	Derivative receivables
Kredit - bersih	74.970.266	3.275.870	-		11.022.312	141.852	89.410.300	Loans - net
Tagihan akseptasi - bersih	3.317.253	-	-	-	-	-	3.317.253	Acceptance receivables - net
Efek-efek - bersih	10.234	-	12.697.437	20.136.926	5.043.940	-	37.888.537	Securities - net
Efek yang dibeli dengan janji dijual kembali - bersih	-	-	3.828.767	-	-	-	3.828.767	Securities purchased with agreement to resell - net
Aset lain-lain	-	-	352.696	-	-	-	352.696	Other assets
Komitmen dan kontinjensi yang memiliki resiko kredit	7.803.023	969.703	-	-	1.662.026	-	10.434.752	Commitment and contingency with credit risk
Jumlah	86.477.866	4.245.573	50.684.382	20.136.926	45.007.495	141.852	206.694.094	Total
Persentase	48,04%	2,08%	23,26%	9,88%	16,67%	0,07%	100,00%	Percentage

Agunan

Dalam rangka mitigasi risiko kredit, salah satu bentuk upaya yang dilakukan Bank adalah dengan meminta nasabah memberikan agunan yang akan digunakan sebagai jaminan atas pelunasan fasilitas kredit yang telah diberikan oleh Bank jika nasabah mengalami kesulitan keuangan yang menyebabkan nasabah tidak dapat melunasi kewajibannya.

Bentuk-bentuk jaminan yang dapat diterima sesuai dengan kebijakan kredit Bank meliputi:

- deposito berjangka, dan rekening tabungan
- *standby L/C*
- piutang
- tanah dan bangunan
- mesin-mesin dan peralatan
- persediaan
- garansi perusahaan maupun garansi perorangan

Penilaian atas jaminan tanah, bangunan dan peralatan dilakukan oleh perusahaan penilai independen dan penilaian tersebut akan dilakukan kembali secara berkala.

Collateral

In order to mitigate credit risk, one of the efforts undertaken by the Bank is requesting customers to provide collateral to be pledged as assurance for repayment of the loan if the customer will experience financial difficulties that may had to non-settlement of such obligation.

Forms of acceptable collateral in accordance with the loan policy of the Bank include:

- deposits, and savings accounts
- standby L/C
- receivables
- land and building
- machineries and equipment
- inventories
- corporate guarantee or personal guarantee

The collateral assessment of land, building and equipment is conducted by independent appraiser company and the re-assessment will be performed periodically.

RISIKO PASAR

Bank telah menerapkan suatu sistem terpadu untuk mengelola risiko pasar. Kantor Pusat memantau risiko pasar pada tingkat grup. Pada tingkat Bank, pemeriksaan dan perimbangan dijaga melalui suatu sistem dimana *back office* dan *middle office* beroperasi secara independen dari *front office*. Selain itu, Manajemen Aset dan Liabilitas dilakukan secara terpisah melalui rapat Komite Manajemen Risiko Pasar dan Likuiditas setiap bulan. Tujuan dari Manajemen Aset dan Liabilitas adalah untuk mendiskusikan hal-hal penting terkait dengan risiko pasar dan pengendaliannya.

MARKET RISK

The Bank has adopted an integrated system to manage market risk. The Head Office monitors market risk at group-wide level. At the level of the Bank, checks and balances are maintained through a system in which back and middle offices operate independently from front office. In addition, Asset and Liability Management is held separately through monthly Market and Liquidity Risk Management Committee meetings. The objective of Asset and Liability Management is to discuss important matters related to market risk and control.

Selain itu, berbagai analisis pada profil risiko, termasuk *stress testing* dilakukan dan dilaporkan kepada Komite Manajemen Risiko Pasar dan Likuiditas secara berkala.

Secara umum, risiko pasar dibagi ke dalam dua risiko berikut:

i. Risiko mata uang asing

Bank memiliki eksposur risiko mata uang asing akibat adanya transaksi dalam mata uang asing. Bank memantau posisi yang terjadi untuk setiap nilai tukar mata uang asing sehubungan dengan konversi atas transaksi-transaksi dalam mata uang asing ke Rupiah dan posisi aset dan liabilitas moneter dalam mata uang asing.

Bank menerapkan beberapa ukuran dalam pengelolaan risiko mata uang asing sebagai berikut:

- Menetapkan batas bagi rasio posisi devisa neto, baik batas *intraday* maupun batas *overnight*.
- Menetapkan batas bagi *risk taking unit*, berupa batas kerugian, batas pihak lawan dan batas terkait lainnya.

ii. Risiko tingkat Suku bunga

Bank terpapar risiko suku bunga karena entitas dalam Bank meminjam dana dengan tingkat bunga tetap dan mengambang. Risiko ini dikelola oleh Bank dengan mempertahankan campuran yang tepat antara pinjaman suku bunga tetap dan mengambang, dan dengan menggunakan kontrak swap suku bunga. Aktivitas lindung nilai dievaluasi secara reguler untuk menyelaraskan dengan pandangan suku bunga dan *defined risk appetite*, untuk memastikan strategi lindung nilai paling efektif telah diterapkan.

a. Risiko Suku Bunga Aset dan Liabilitas

Aktivitas manajemen risiko aset-liabilitas diselenggarakan dalam konteks sensitivitas Bank terhadap perubahan suku bunga. Secara umum, Bank tidak sensitif terhadap liabilitas karena aset berbunga memiliki jangka waktu yang pendek dan/atau suku bunganya sering ditinjau ulang. Hal ini berarti bahwa dalam keadaan suku bunga yang meningkat, marjin yang diperoleh akan semakin meningkat seiring dengan *re-pricing* atas aset. Namun demikian, dampak aktualnya dipengaruhi sejumlah faktor, termasuk tingkat pelunasan lebih awal atau lebih lambat daripada tanggal kontrak serta variasi sensitivitas suku bunga dalam periode *re-pricing* dan antara mata uang.

Other than that, various analysis on risk profiles, including stress testing, are conducted and reported to the Market and Liquidity Risk Management Committees on a regular basis.

Overall, market risk is divided into two following risks:

i. Foreign currency risk

The Bank is exposed to foreign currency risk through transactions in foreign currencies. The Bank monitors any position in relation to any individual currency with regards to the translation of foreign currency transactions into Rupiah and position of monetary assets and liabilities in foreign currencies.

The Bank implements certain measures in managing the foreign currency risk as follows:

- Set up a limit for net open position ratio, both intraday and overnight limits.
- Set up a limit for risk taking units, in the form of loss limit, counterparty limit, and other related limits.

ii. Interest Rate Risk

The Bank is exposed to interest rate risk because entities in the Bank borrows funds at both fixed and floating interest rates. The risk is managed by the Bank by maintaining an appropriate mix between fixed and floating rate borrowings, and by the use of interest rate swap contracts. Hedging activities are evaluated regularly to align with interest rate views and defined risk appetite, ensuring the most cost-effective hedging strategies are applied.

a. Asset-Liability Interest Rate Risk

Asset-liability risk management activities are conducted in the context of the Bank's sensitivity to interest rate changes. In general, the Bank is not liability-sensitive because its interest-earning assets are short-term in nature and/or re-pricing frequently. This means that in rising interest rate environments, margin earned will increase as assets reprice. However, the actual effect will depend on a number of factors, including the extent to which repayments are made earlier or later than the contractual dates and variations in interest rate sensitivity within re-pricing periods and among currencies.

b. Portofolio Non-Trading

Posisi risiko suku bunga *non-trading* secara keseluruhan dikelola oleh bagian Treasury melalui giro pada bank lain, penempatan pada Bank Indonesia dan bank lain, efek-efek, kredit, simpanan dari nasabah, simpanan dari bank lain dan liabilitas ke Kantor Pusat dan cabang lain untuk mengelola keseluruhan posisi yang timbul dari kegiatan *non-trading* Bank.

Tabel di bawah ini menyajikan portofolio *non-trading* (aset dan liabilitas berbunga) Bank pada nilai tercatat, yang dikelompokkan menurut mana yang lebih awal antara tanggal *re-pricing* atau tanggal jatuh tempo kontraktual:

b. Non-Trading Portfolios

Overall non-trading interest rate risk positions are managed by Treasury which uses demand deposit with other banks, placement with Bank Indonesia and other banks, securities, loans, deposit from customers, deposit from other banks and due to Head Office and other branches to manage the overall position arising from the Bank's non-trading activities.

The table below summarizes the Bank's non-trading portfolios (interest-earning assets and interest-bearing liabilities) at carrying amounts, categorized by the earlier of contractual re-pricing or maturity dates:

	2024						
	Suku bunga mengambang/ Floating rate		Suku bunga tetap/ Fixed rate				
	Kurang dari 3 bulan/ Less than 3 months	3 bulan - 1 tahun/ 3 months - 1 year	Kurang dari 3 bulan/ Less than 3 months	3 bulan - 1 tahun/ 3 months - 1 year	Lebih dari 1 tahun/ More than 1 year	Jumlah/ Total	
	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	
Aset keuangan							**Financial assets**
Giro pada bank lain - bersih	-	-	255.043	-	-	255.043	Demand deposits with other banks - net
Penempatan pada Bank Indonesia dan bank lain - bersih	-		44.122.221	-	-	44.122.221	Placements with Bank Indonesia and other banks - net
Kredit - bersih		106.635.450	-	-	-	106.635.450	Loans - net
Efek-efek - bersih	-	-	18.066.591	11.138.705	7.255.372	36.460.668	Securities - net
Efek-efek dibeli dengan janji dijual kembali - bersih	-	-	3.384.129	-	-	3.384.129	Securities purchased with agreement to resell - net
Sub jumlah	-	106.635.450	65.827.984	11.138.705	7.255.372	190.857.511	Subtotal
Liabilitas keuangan							**Financial liabilities**
Simpanan dari nasabah	34.906.308	-	16.216.200	1.291.505	310	52.414.323	Deposit from customers
Simpanan dari bank lain	-	-	175.676	-	-	175.676	Deposit from other banks
Liabilitas ke cabang lain	-	-	6.489	-	-	6.489	Due to other branches
Sub jumlah	34.906.308	-	16.398.365	1.291.505	310	52.596.488	Subtotal
Gap re-pricing suku bunga	(34.906.308)	106.635.450	49.429.619	9.847.200	7.255.062	138.261.023	Interest re-pricing gap

	2023						
	Suku bunga mengambang/ Floating rate		Suku bunga tetap/ Fixed rate				
	Kurang dari 3 bulan/ Less than 3 months	3 bulan - 1 tahun/ 3 months - 1 year	Kurang dari 3 bulan/ Less than 3 months	3 bulan - 1 tahun/ 3 months - 1 year	Lebih dari 1 tahun/ More than 1 year	Jumlah/ Total	
	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	
Aset keuangan							**Financial assets**
Giro pada bank lain - bersih	2.592.213	-	-	-	-	2.592.213	Demand deposits with other banks - net
Penempatan pada Bank Indonesia dan bank lain - bersih	-	-	49.126.806	-	-	49.126.806	Placements with Bank Indonesia and other banks - net
Kredit - bersih	70.223.401	19.186.899	-	-	-	89.410.300	Loans - net
Efek-efek - bersih	-	-	15.764.480	16.047.542	6.076.515	37.888.537	Securities - net
Efek-efek dibeli dengan janji dijual kembali - bersih	-	-	2.750.355	1.078.412	-	3.828.767	Securities purchased with agreement to resell - net
Sub jumlah	72.815.614	19.186.899	67.641.641	17.125.954	6.076.515	182.846.623	Subtotal
Liabilitas keuangan							**Financial liabilities**
Simpanan dari nasabah	38.547.628	-	17.643.238	1.431.431	3.074	57.625.371	Deposit from customers
Simpanan dari bank lain	-	-	117.140	-	-	117.140	Deposit from other banks
Liabilitas ke cabang lain	-	-	4.834	-	-	4.834	Due to other branches
Sub jumlah	38.547.628	-	17.765.212	1.431.431	3.074	57.747.345	Subtotal
Gap re-pricing suku bunga	34.267.986	19.186.899	49.876.429	15.694.523	6.073.441	125.099.278	Interest re-pricing gap

Analisa sensitivitas

Risiko tingkat suku bunga diukur dengan melakukan analisis sensitivitas atas beberapa skenario untuk melihat dampak dari perubahan-perubahan yang signifikan dalam suku bunga dengan menggunakan asumsi tidak ada pergerakan kurva imbal hasil yang tidak simetris dan posisi keuangan tidak berubah, terhadap aset bersih yang terkait suku bunga (*net interest-bearing asset*). Sensitivitas atas proyeksi pendapatan bunga bersih, disajikan pada saldo sebelum pajak, adalah sebagai berikut:

Sensitivity analysis

Interest rate risk is measured by conducting sensitivity analysis on scenarios to see the impact of significant changes in interest rate, assuming no asymmetrical movement in yield curves and a constant financial position, to net interest-bearing assets. Sensitivity of projected net interest income, presented at balance before tax, is as follows:

	2024 Rp Juta/ Rp Million	2023 Rp Juta/ Rp Million	
Kenaikan paralel 100 basis poin	(153.330)	(178.918)	100 bp parallel increase
Penurunan paralel 100 basis poi	153.330	178.918	100 bp parallel decrease

Portofolio *Trading*

Alat utama yang digunakan dalam menghitung dan memantau eksposur risiko pasar dalam portofolio perdagangan Bank adalah *Value at Risk* (VaR). VaR dari portofolio perdagangan merupakan estimasi kerugian yang mungkin timbul pada portofolio dalam periode waktu yang ditetapkan (periode kepemilikan) dari pergerakan pasar yang merugikan dengan probabilitas tertentu (tingkat keyakinan). Model VaR digunakan oleh Bank dengan tingkat keyakinan 95 persen dan dengan asumsi periode kepemilikan selama 1 hari.

Penggunaan model VaR didasarkan terutama pada simulasi historis. Dengan mempertimbangkan data pasar selama tiga tahun sebelumnya, dan memperhatikan hubungan atas berbagai pasar dan harga yang berbeda, model tersebut menghasilkan berbagai skenario masa depan yang dapat diterima untuk pergerakan harga pasar.

Bank menggunakan batasan VaR dalam transaksi perdagangan. Struktur keseluruhan batasan VaR harus tunduk pada tinjauan dan persetujuan rapat Komite Manajemen Risiko Pasar dan Likuiditas. Batasan VaR dialokasikan untuk portofolio perdagangan. VaR dihitung secara harian. Laporan harian atas penggunaan batasan VaR diserahkan kepada Manajemen dan ringkasan secara rutin disampaikan dalam rapat Komite Manajemen Risiko Pasar dan Likuiditas.

Trading Portfolios

The principle tool used to measure and control market risk exposure within the Bank's trading portfolios is Value at Risk (VaR). The VaR of a trading portfolio is the estimated loss that would arise on the portfolio over a specified period of time (holding period) from an adverse market movement with a specified probability (confidence level). The VaR model used by the Bank is based upon a 95 percent confidence level and assumes a 1-day holding period.

The VaR model is based mainly on historical simulation. By taking into account the market data from the previous three years, and observed relationship between different markets and prices, the model generates a wide range of plausible future scenarios for market price movements.

The Bank uses VaR limits for trading transactions. The overall structure of VaR limits should be subject to review and approval by Market and Liquidity Risk Management Committee meeting. VaR limits are allocated to trading portfolios. VaR is measured daily. Daily reports of utilization of VaR limits are submitted to the Management and regular summaries are submitted to Market and Liquidity Risk Management Committee meeting.

Ringkasan dari posisi VaR portofolio perdagangan Bank adalah sebagai berikut:

A summary of the VaR position of the Bank's trading portfolios were as follows

	Pada tanggal 31 Desember/ As of December 31	Rata-rata/ Average	Maksimum/ Maximum	Minimum/ Minimum	
	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	
2024					**2024**
Derivatif - selain *option*	6.359	6.240	11.576	2.612	Derivatives - non option
Option	3.204	2.862	7.935	786	Option
2023					**2023**
Derivatif - selain *option*	12.200	6.827	13.719	3.073	Derivatives - non option
Option	1.461	7.926	32.753	956	Option

Posisi VaR Bank pada tanggal dan selama tahun berakhir 31 Desember 2024 dan 2023 tidak melebihi batasan VaR.

The Bank's VaR position as of and during the years ended December 31, 2024 and 2023 did not exceed the VaR limits.

Metode perhitungan VaR yang menggunakan data historis dan tingkat keyakinan tertentu menggambarkan masih adanya kemungkinan dimana kerugian aktual yang dihasilkan dari peristiwa di masa depan lebih besar dari estimasi kerugian yang dihasilkan dari VaR, terutama pada peristiwa-peristiwa luar biasa yang memiliki dampak besar.

VaR calculation method that uses historical data and certain confidence level indicates that there is still a possibility that actual losses resulting from future events are higher than potential estimated losses generated from VaR, in particularly on extraordinary high impact events.

Keterbatasan metodologi VaR diakui dengan melengkapi batasan VaR dengan batasan posisi lainnya. Selain itu, Bank menggunakan berbagai *stress test* dengan cakupan yang luas untuk mengetahui dampak keuangan dari berbagai skenario pasar yang berada di luar kewajaran, seperti periode saat pasar kekurangan likuiditas, baik terhadap masing-masing portofolio perdagangan Bank maupun keseluruhan posisi Bank.

The limitations of the VaR methodology are recognized by supplementing VaR limits with other position limit. In addition, the Bank uses a wide range of stress tests to model the financial impact of a variety of exceptional market scenarios, such as periods of market liquidity shortage, on Bank's trading portfolios and the Bank's overall position.

MANAJEMEN RISIKO LIKUIDITAS

Manajemen risiko likuiditas harus mencakup manajemen dana dengan analisis lengkap atas arus kas, dan pemantauan secara terus-menerus terhadap struktur laporan posisi keuangan Bank, batas pinjaman, pengelolaan agunan, aset penyangga dan biaya mempertahankan likuiditas, untuk memastikan keragaman dan ketersediaan sumber-sumber pendanaan.

Risiko likuiditas diidentifikasi, diukur, dan dimitigasi dengan menggunakan Analisis Posisi Kesenjangan Aset-Liabilitas. Untuk meninjau batas pendanaan tahap likuiditas, Bank telah memasukkan agenda likuiditas dalam setiap Rapat MLRMC.

LIQUIDITY RISK MANAGEMENT

The management of liquidity risk should include fund management with a full analysis of cash-flows, and continued monitoring of the Bank's statement of financial position structure, borrowing limits, collateral management, buffer assets and cost of maintaining liquidity, in order to ensure the diversity and availability of funding sources.

The liquidity risk is identified measured and mitigated by using Asset-Liability Gap Position Analysis. To review the liquidity stage funding limits, the Bank has incorporated the liquidity agenda in every MLRMC Meeting.

Analisa Jatuh Tempo untuk Liabilitas Keuangan

Nilai nominal bruto arus kas masuk (keluar) berdasarkan sisa umur kontraktual liabilitas keuangan sampai dengan jatuh tempo adalah sebagai berikut:

Maturity Analysis for Financial Liabilities

Gross nominal cash inflow (outflow) based on remaining contractual maturities of financial liabilities were as follows:

	2024							
	Nilai tercatat/ Carrying amount	Nilai nominal bruto arus kas keluar/ Gross nominal cash outflow	< 1 bulan/ month	1-3 bulan/ months	> 3-12 bulan/ months	> 1-2 tahun/ years	> 2 tahun/ years	
	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	
Liabilitas keuangan non-derivatif								**Non-derivative financial liabilities**
Simpanan dari nasabah	(52.414.323)	(52.414.323)	(41.854.162)	(9.268.346)	(1.291.815)	-	-	Deposit from customers
Simpanan dari bank lain	(175.676)	(175.676)	(175.676)	-	-	-	-	Deposit from other banks
Liabilitas akseptasi	(1.916.062)	(1.916.062)	(501.811)	(389.053)	(1.025.198)	-	-	Acceptances payable
Beban yang masih harus dibayar	(613.591)	(613.591)	(613.591)	-	-	-	-	Accrued expenses
Liabilitas sewa	(121.280)	(121.280)	(76)	-	(2.028)	(10.364)	(108.812)	Lease liabilities
Liabilitas ke kantor pusat dan cabang lain	(6.489)	(6.489)	(6.489)	-	-	-	-	Due to head office and other branches
Liabilitas lain-lain	(2.398.370)	(2.398.370)	(849.226)	(1.549.144)	-	-	-	Other liabilities
Sub jumlah	(57.645.791)	(57.645.791)	(44.001.031)	(11.206.543)	(2.319.041)	(10.364)	(108.812)	Subtotal
Liabilitas derivatif								**Derivative liabilities**
Arus kas keluar	(3.757.491)	(108.566.472)	(48.728.162)	(26.688.953)	(12.638.194)	(8.429.974)	(12.081.188)	Cash outflow
Arus kas masuk	-	111.952.660	49.887.664	27.108.815	12.974.622	8.995.987	12.985.573	Cash inflow
Sub jumlah	(3.757.491)	3.386.189	1.159.502	419.863	336.427	566.012	904.384	Subtotal
Jumlah	(61.403.282)	(54.259.602)	(42.841.529)	(10.786.680)	(1.982.614)	555.648	795.572	Total

	2023							
	Nilai tercatat/ Carrying amount	Nilai nominal bruto arus kas keluar/ Gross nominal cash outflow	< 1 bulan/ month	1-3 bulan/ months	> 3-12 bulan/ months	> 1-2 tahun/ years	> 2 tahun/ years	
	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	
Liabilitas keuangan non-derivatif								**Non-derivative financial liabilities**
Simpanan dari nasabah	(57.625.371)	(57.870.415)	(45.841.323)	(10.560.053)	(1.469.039)	-	-	Deposit from customers
Simpanan dari bank lain	(117.140)	(117.360)	(117.360)	-	-	-	-	Deposit from other banks
Liabilitas akseptasi	(3.318.770)	(3.318.770)	(557.105)	(416.641)	(2.345.024)	-	-	Acceptances payable
Beban yang masih harus dibayar	(591.637)	(591.637)	-	-	(591.637)	-	-	Accrued expenses
Liabilitas sewa	(147.329)	(148.373)	(148.373)	-	-	-	-	Lease liabilities
Liabilitas ke kantor pusat dan cabang lain	(4.834)	(4.852)	(4.852)	-	-	-	-	Due to head office and other branches
Liabilitas lain-lain	(2.041.465)	(2.041.465)	(1.362)	(2.040.103)	-	-	-	Other liabilities
Sub jumlah	(63.846.546)	(64.092.872)	(46.670.375)	(13.016.797)	(4.405.700)	-	-	Subtotal
Liabilitas derivatif								**Derivative liabilities**
Arus kas keluar	(2.520.604)	(73.134.867)	(884.361)	(38.952.532)	(22.186.424)	(6.306.953)	(4.804.597)	Cash outflow
Arus kas masuk	-	74.288.423	2.182.165	39.402.696	22.433.760	6.291.736	3.978.066	Cash inflow
Sub jumlah	(2.520.604)	1.153.556	1.297.804	450.164	247.336	(15.217)	(826.531)	Subtotal
Jumlah	(66.367.150)	(62.939.316)	(45.372.571)	(12.566.633)	(4.158.364)	(15.217)	(826.531)	Total

Tabel di atas menyajikan arus kas yang tidak terdiskonto dari liabilitas keuangan Bank dan komitmen fasilitas kredit berdasarkan periode jatuh tempo kontraktual yang paling dekat. Arus kas atas instrumen keuangan yang diharapkan Bank bervariasi secara signifikan dari analisis ini. Sebagai contoh, simpanan dari nasabah diharapkan memiliki saldo yang stabil atau meningkat, dan fasilitas kredit kepada nasabah yang belum digunakan - *committed* tidak seluruhnya diharapkan untuk segera digunakan.

The above tables show the undiscounted cash flows of the Bank's financial liabilities and committed loan facilities on the basis of their earliest possible contractual maturity. The Bank's expected cash flows on these instruments may vary significantly from this analysis. For example, deposit from customers are expected to maintain a stable or increasing balance, and unused committed credit facility are not all expected to be drawn down immediately.

Nilai nominal arus kas masuk (keluar) yang diungkapkan pada tabel di atas menyajikan arus kas kontraktual yang tidak didiskontokan terkait dengan nilai pokok dan bunga dari liabilitas keuangan atau komitmen. Pengungkapan atas transaksi derivatif menunjukkan nilai bersih arus kas keluar untuk transaksi derivatif yang diselesaikan secara neto (misalnya *interest rate swap*), dan nilai bruto arus kas masuk dan keluar untuk derivatif yang diselesaikan secara bruto pada saat bersamaan (misalnya *currency forward*).

The gross nominal inflow (outflow) disclosed in the above table represents the contractual undiscounted cash flows relating to the principal and interest on the financial liabilities or commitments. The disclosure for derivatives transaction shows a net cash outflow for derivatives that are net settled (e.g. interest rate swap), and a gross amount of cash inflow and outflow for derivatives that have simultaneous gross settlement (e.g. currency forward).

Simpanan dari nasabah dan fasilitas kredit kepada nasabah yang belum digunakan (*committed*) masuk dalam kelompok kurang dari 1 bulan karena transaksi-transaksi tersebut tidak mempunyai jatuh tempo kontraktual.

Deposit from customers and unused loan facilities (committed) are included in the bucket less than 1 month since those transactions have no contractual maturities.

Dalam mengelola risiko likuiditas yang timbul dari liabilitas keuangan, Bank memiliki aset lancar yang terdiri dari kas dan setara kas dan efek-efek yang memiliki kualitas *investment grade* dan memiliki pasar aktif dan likuid. Aset-aset tersebut dapat dijual sewaktu-waktu untuk memenuhi kebutuhan likuiditas Bank.

To manage the liquidity risk arising from financial liabilities, the Bank holds liquid assets comprising cash and cash equivalents and investment grade securities for which there is an active and liquid market. These assets can be sold anytime to meet the Bank's liquidity requirements.

Liabilitas ke Kantor Pusat sebesar jumlah dana usaha yang dilaporkan (Catatan 16) tidak disertakan pada tabel di atas karena sifat dan tujuan dana tersebut secara substansi merupakan penempatan modal dan sesuai dengan Surat Keputusan Direksi Bank Indonesia No. 32/37/KEP/DIR tanggal 12 Mei 1999 mengenai persyaratan dan tata cara pembukaan kantor cabang, kantor cabang pembantu dan kantor perwakilan dari bank yang berkedudukan di luar negeri, serta peraturan Otoritas Jasa Keuangan No.11/POJK.03/2016 yang menyatakan bahwa modal bagi kantor cabang dari bank yang kantor pusatnya berkedudukan di luar negeri adalah Dana Usaha yang ditempatkan pada kantor cabang oleh Kantor Pusatnya.

Due to Head Office up to the amount of declared operating funds (Note 16) is not included in the above table since the nature and purpose of this fund in substance contemplates capital placement and in accordance with Decree of the Directors of Bank Indonesia No. 32/37/KEP/DIR dated May 12, 1999 concerning the requirements and procedures for the opening of branch offices, auxiliary branch offices and representative offices of foreign banks, as well as Financial Services Authority Regulation No.11/POJK.03/2016 regarding Minimum Capital Requirement which states that capital for a branch of foreign bank in Indonesia is the Operational Funds placed in the branch by its Head Office.

32. REKONSILIASI LIABILITAS YANG TIMBUL DARI AKTIVITAS PENDANAAN

Tabel di bawah ini menjelaskan perubahan dalam liabilitas Bank yang timbul dari aktivitas pendanaan, termasuk perubahan yang timbul dari arus kas dan perubahan nonkas. Liabilitas yang timbul dari aktivitas pendanaan adalah liabilitas yang arus kas, atau arus kas masa depannya, diklasifikasikan dalam laporan arus kas sebagai arus kas dari aktivitas pendanaan.

32. RECONCILIATION OF LIABILITIES ARISING FROM FINANCING ACTIVITIES

The table below details changes in the Bank's liabilities arising from financing activities, including both cash and non-cash changes. Liabilities arising from financing activities are those for which cash flows were, or future cash flows will be, classified in the Bank's statement of cash flows as cash flows financing activities.

	1 Januari 2024/ *January 1, 2024*	Arus kas dari aktivitas pendanaan/ *Financing cash flow*	Perubahan transaksi non kas/ *Non-cash changes*		31 Desember 2024/ *December 31, 2024*	
			Beban bunga yang masih harus dibayar/ *Accrual of interest*	Keuntungan kurs yang belum direalisasi/*Net unrealized gain on foreign for the year*		
	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	
Liabilitas ke Kantor Pusat dan cabang-cabang lain	93.695.579	-	1.655	4.247.330	97.944.564	Liability to Head Office and other branches
Liabilitas sewa	147.329	(36.640)	10.591	-	121.280	Lease liability

	1 Januari 2023/ *January 1, 2023*	Arus kas dari aktivitas pendanaan/ *Financing cash flow*	Perubahan transaksi non kas/ *Non-cash changes*: Beban bunga yang masih harus dibayar/ *Accrual of interest*	Perubahan transaksi non kas/ *Non-cash changes*: Keuntungan kurs yang belum direalisasi/*Net unrealized gain on foreign for the year*	31 Desember 2023/ *December 31, 2023*	
	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	
Liabilitas ke Kantor Pusat dan cabang-cabang lain	94.732.937	(4.700)	4.834	(1.037.492)	93.695.579	Liability to Head Office and other branches
Liabilitas sewa	162.484	(37.435)	12.394	9.886	147.329	Lease liability

33. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN INDONESIA

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Keuangan Indonesia:

a. Giro pada Bank Indonesia

Sesuai dengan Peraturan Bank Indonesia (PBI) tentang Giro Wajib Minimum Bank Umum dalam Rupiah dan Valuta Asing bagi Bank Umum Konvensional, setiap Bank di Indonesia diwajibkan mempunyai saldo giro minimum di Bank Indonesia untuk cadangan likuiditas.

GWM Bank pada tanggal 31 Desember 2024 dan 2023 adalah sebagai berikut:

	2024		2023		
		Minimal/ Minimum		Minimal/ Minimum	
	%	%	%	%	
Rupiah					Rupiah
GWM Primer					Primary GWM
GWM Harian	5,01	0,00	9,30	0,00	Daily GWM
GWM Rata-rata	9,72	9,00	9,51	9,00	Average GWM
Penyangga Likuiditas Makroprudensial	51,94	6,00	44,41	6,00	Macroprudential Intermediation Ratio
Dolar Amerika Serikat					United States Dollar
GWM Primer					Primary GWM
GWM Harian	6,88	2,00	5,63	2,00	Daily GWM

Pada tanggal 31 Desember 2024 dan 2023, GWM sekunder Bank terdiri dari Obligasi Pemerintah, dan Sekuritas Rupiah Bank Indonesia.

GWM *Loan to Funding Ratio* (LFR) ditentukan berdasarkan perhitungan antara parameter disinsentif bawah atau parameter disinsentif atas dengan selisih antara LFR Bank dan LFR target dengan memperhatikan selisih antara Kewajiban Penyediaan Modal Minimum (KPMM) Bank dan KPMM insentif. Pada tanggal 31 Desember 2024 dan 2023, Bank tidak membentuk GWM LFR karena LFR Bank lebih besar dari batas atas target LFR dan KPMM Bank melebihi ketentuan 9% - <10% dari Bank Indonesia.

33. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN FINANCIAL ACCOUNTING STANDARDS

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Financial Accounting Standards:

a. Current accounts with Bank Indonesia

In accordance with Bank Indonesia Regulation (PBI) regarding Minimum Statutory Reserves (GWM) in Rupiah and Foreign Currencies for Commercial Banks, each bank in Indonesia is required to have a minimum current account balance in Bank Indonesia as liquidity reserve.

Bank's GWM as of December 31, 2024 and 2023 is as follows:

As of December 31, 2024 and 2023, the Bank's secondary GWM consists of Government Bonds and Bank Indonesia Rupiah Securities.

GWM Loan to Funding Ratio (LFR) is determined based on parameters low disincentive and high disincentive for the difference between the Bank's LFR and target LFR by taking into account the difference between the Bank's Capital Adequacy Ratio (CAR) and CAR with incentive. As of December 31, 2024 and 2023, the Bank did not establish LFR GWM because the Bank's LFR was above the targeted LFR and the Bank's CAR was above the required 9% - <10% set by Bank Indonesia.

Pada tanggal 31 Desember 2024 dan 2023, Bank telah memenuhi GWM minimal yang harus disediakan sesuai dengan ketentuan Bank Indonesia yang berlaku.

As of December 31, 2024 and 2023, the Bank has complied with the required minimum GWM under the prevailing Bank Indonesia regulation.

b. Kredit

b. Loans

Kualitas kredit berdasarkan Peraturan OJK mengenai grading kolektibilitas

Quality of loans based on OJK Regulation concerning collectability grading

Berdasarkan kriteria yang ditetapkan dalam Peraturan OJK, kredit berdasarkan klasifikasi kualitas adalah sebagai berikut:

Based on the criteria stated in OJK Regulations, loans classified according to collectability are as follows:

	2024 Rp Juta/ Rp Million	2023 Rp Juta/ Rp Million	
Rupiah			Rupiah
Lancar	39.100.699	40.297.002	Current
Dalam perhatian khusus	1.316.464	1.074.600	Special mention
Sub jumlah	40.417.163	41.371.602	Subtotal
Mata uang asing			Foreign currencies
Lancar	63.915.561	47.273.728	Current
Dalam perhatian khusus	2.350.623	915.382	Special mention
Kurang lancar	159.180	81.758	Sub standard
Sub jumlah	66.425.364	48.270.868	Subtotal
Jumlah, sebelum cadangan kerugian penurunan nilai	106.842.527	89.642.470	Total, before allowance for impairment losses
Cadangan kerugian penurunan nilai	(207.077)	(232.170)	Allowance for impairment losses
Jumlah kredit - bersih	106.635.450	89.410.300	Total loan - net

Pada tanggal 31 Desember 2024 dan 2023, rincian kredit bermasalah menurut sektor ekonomi adalah sebagai berikut:

As of December 31, 2024 and 2023, the details of non-performing loans based on economic sector are as follows:

	2024		2023		
	Kredit bermasalah/ Non-performing loans Rp Juta/ Rp Million	Cadangan kerugian penurunan nilai/ Allowance for impairment losses Rp Juta/ Rp Million	Kredit bermasalah/ Non-performing loans Rp Juta/ Rp Million	Cadangan kerugian penurunan nilai/ Allowance for impairment losses Rp Juta/ Rp Million	
Mata uang asing					Foreign currencies
Manufaktur	159.180	78.275	81.758	30	Manufacturing
Jumlah	159.180	78.275	81.758	30	Total

Rasio *non-performing loan* (NPL) yang dihitung berdasarkan Surat Edaran Bank Indonesia No. 13/30/DPNP tanggal 16 Desember 2011 adalah sebagai berikut:

Non-performing loan (NPL) ratio calculated based on Circular Letter of Bank Indonesia No. 13/30/DPNP dated December 16, 2011 are as follows:

	2024	2023	
NPL Bruto	0,15%	0,09%	Gross NPL
NPL Neto	0,08%	0,09%	Net NPL

Pada tanggal 31 Desember 2024 dan 2023 tidak terdapat kredit yang melampaui Batas Maksimum Pemberian Kredit (BMPK), sesuai dengan laporan BMPK kepada Bank Indonesia.

As of December 31, 2024 and 2023, there are no loans which exceeded the legal lending limit (LLL) as stated in the legal lending limit report to Bank Indonesia.

c. Efek-efek

Sesuai dengan ketentuan dalam Peraturan OJK yang berlaku mengenai Kewajiban Penyediaan Modal Minimum Bank, Bank wajib memenuhi *Capital Equivalency Maintained Asset* (CEMA) minimum sebesar 8% dari jumlah liabilitas Bank. Jumlah efek-efek yang dimiliki untuk memenuhi ketentuan CEMA pada tanggal 31 Desember 2024 sebesar Rp 7.126.415 juta (2023: Rp 6.277.599 juta).

c. Marketable securities

In accordance with the prevailing OJK Regulation regarding the Bank's Minimum Capital Requirement, the Bank is obliged to fulfill the minimum Capital Equivalency Maintained Assets (CEMA) of 8% of the Bank's total liabilities. The securities held to fulfill CEMA requirement as of December 31, 2024 amounting to Rp 7.126.415 million (2023: Rp 6.277.599 million).

d. Dana Usaha

Dana usaha (NHOF) merupakan selisih antara dana yang ditempatkan di Indonesia oleh Kantor Pusat dengan dana yang ditempatkan oleh Bank di Kantor Pusat dan kantor-kantor cabang di luar Indonesia, sesuai dengan Peraturan OJK No. 12/POJK.03/2021 tentang Bank Umum.

Pada tanggal 31 Desember 2024 dan 2023, dana usaha (NHOF) Bank berdasarkan peraturan Bank Indonesia yang berlaku terdiri dari:

d. Net Head Office Fund

Net head office fund (NHOF) represent the difference between the funds placed in Indonesia by Head Office and the funds placed by the Bank in Head Office and other branches outside Indonesia, in accordance with OJK Regulation No. 12/POJK.03/2021 regarding Commercial Banks.

As of December 31, 2024 and 2023, the Bank's net head office fund (NHOF) in accordance with the prevailing Bank Indonesia regulation consist of:

	2024 Rp Juta/ Rp Million	2023 Rp Juta/ Rp Million	
Liabilitas ke Kantor Pusat	98.148.630	93.893.497	Due to Head Office
Liabilitas derivatif	953.932	172.566	Derivative liabilities
Liabilitas akseptasi	23.078	24.615	Acceptances payable
Pendapatan diterima dimuka	2.459	2.970	Unearned revenue
Beban yang masih harus dibayar	499.131	447.625	Accrued expenses
Sub jumlah	99.627.230	94.541.273	Subtotal
Dikurangi:			Less:
Kredit	(3.895.813)	(4.191.365)	Loan
Tagihan pada kantor pusat dan cabang-cabang lain	(1.464.781) (128.097)	(1.653.952)	Due from head office and other branches
Tagihan pada bank lain	(1.144.513)	(156.382)	Due from other banks
Tagihan derivatif	-	(1.537.961)	Derivative receivables
Efek-efek	(1.939)	-	Securities
Aset lain-lain	-	(127)	Other assets
Sub jumlah	(6.635.143)	(7.539.787)	Subtotal
Jumlah	92.992.087	87.001.486	Total

Pada tanggal 31 Desember 2024, dana usaha yang dilaporkan Bank berjumlah USD 6.085 juta atau ekuivalen Rp 97.938.075 juta (2023: USD 6.085 juta atau ekuivalen Rp 94.728.237 juta). Pelaporan untuk tahun berakhir 31 Desember 2024 dan 2023 ini dilakukan sesuai dengan Peraturan OJK No. 11/POJK.03/2016 mengenai Kewajiban Penyediaan Modal Minimum Bank Umum dan Surat Edaran OJK No. 11/SEOJK.03/2015.

As of December 31, 2024, the Bank's declared business fund (previously known as operating fund) amounted to USD 6,085 million or equivalent to Rp 97,938,075 million (2023: USD 6,085 million or equivalent to Rp 94,728,237 million). The declarations for the years ended December 31, 2024 and 2023 were in accordance with OJK Regulation No. 11/POJK.03/2016 concerning the Obligation to Provide Minimum Capital for Commercial Banks and OJK Circular Letter No. 11/SEOJK.03/2015.

Dana usaha (NHOF) aktual atau dana usaha yang dilaporkan *(declared business fund)*, yang mana yang lebih rendah, dimasukkan ke dalam perhitungan rasio Kewajiban Penyediaan Modal Minimum Bank (Catatan 33e).

The actual net head office fund (NHOF) or the declared business fund, whichever is lower, is included in the calculation of the Bank's Capital Adequacy Ratio (Note 33e).

Pada tanggal 21 Maret 2023, Bank menerima surat dari OJK dengan No. SR-14/PB.31/2023 yang mengharuskan Bank untuk melakukan revisi perhitungan Kewajiban Penyediaan Modal Minimum (KPMM) dan Batas Maksimum Pemberian Kredit (BMPK) menyesuaikan dengan klarifikasi dari OJK atas definisi penempatan kepada pihak berelasi dalam menghitung modal Bank, untuk periode November 2021 sampai dengan Februari 2023. Akibat dari revisi ini, Bank tidak memenuhi ketentuan untuk mempertahankan NHOF pada level 90% dari dana usaha yang dilaporkan atas beberapa tanggal dalam periode tersebut.

On March 21, 2023, the Bank received a letter from OJK with No. SR-14/PB.31/2023 which requires Banks to revise the calculation of the Minimum Capital Requirement (CAR) and the Maximum Lending Limit (LLL) following the clarification from OJK regarding the definition of placements with related parties in calculating Bank capital, for the period of November 2021 to February 2023. As a result of this revision, the Bank did not fulfill the requirement to maintain NHOF at the level of 90% of declared net head office fund on several dates in that period.

Sesuai Pasal 20 ayat (2) PBI ULN, Bank dikenakan sanksi administratif berupa kewajiban membayar sebesar 0,01% dari jumlah kekurangan per hari. Jumlah sanksi administratif selama periode 1 November 2022 sampai dengan 31 Juli 2023, sesuai konfirmasi dari Bank Indonesia adalah sebesar Rp 9.704 juta. Jumlah ini telah dibayarkan oleh Bank melalui pendebetan rekening Bank di Bank Indonesia sebesar Rp 6.221 juta di bulan Oktober 2023, dan sebesar Rp 3.483 juta di bulan Maret 2024.

In accordance with Article 20 paragraph (2) PBI ULN, the Bank is subject to administrative sanction in the form of an obligation to pay 0.01% of the amount of the shortfall per day. The amount administrative sanction for the period of November 1, 2022 up to 31 July 2023 in accordance with the confirmation from Bank Indonesia amounted to Rp 9,704 million. This amount has been paid by the Bank by debiting its account in Bank Indonesia amounting to Rp 6,221 million in October 2023, and amounting to Rp 3,483 million in March 2024.

Pada tanggal 31 Desember 2023, jumlah yang diestimasi oleh Bank terkait sanksi administratif selama periode 30 November 2021 sampai dengan 31 Oktober 2022 adalah sebesar Rp 31.466 juta, yang dicatat sebagai bagian dari "Beban yang masih harus dibayar" pada laporan posisi keuangan.

As of December 31, 2023, the amount estimated by the Bank for administrative sanction for the period of November 30, 2021 up to October 31, 2022 amounted to Rp 31,466 million, which was recorded as part of "Accrued expenses" in the statement of financial position.

Sanksi administrasi ini telah dibayarkan oleh Bank melalui pendebetan rekening Bank di Bank Indonesia sebesar Rp 31.466 juta tanggal 22 Juli 2024.

This administration sanction has been paid by the Bank by debiting its account in Bank Indonesia amounting to Rp 31,466 million in July 22, 2024.

KPMM untuk tahun yang berakhir 31 Desember 2024 dan 2023 telah dihitung menggunakan metode yang baru.

CAR for the year ended December 31, 2024 and 2023 has been calculated using the new approach.

e. Manajemen Risiko

e. Risk Management

Manajemen Modal

Capital Management

Tujuan utama dari pengelolaan modal adalah untuk memastikan penggunaan modal secara efisien, adanya kecukupan aliran dana bagi Bank, adanya kecukupan cadangan untuk menyerap kerugian tak terduga, kesesuaian dengan peraturan pemerintah, dan juga untuk memastikan bahwa semua kegiatan yang berhubungan dengan Bank yang menyebabkan pergerakan dana modal dapat diidentifikasi dengan baik, diperiksa, dilaporkan dan disetujui oleh pihak manajemen yang berwenang.

The main purpose of capital management is to ensure efficient utilization of capital, availability of adequate cash flows to the Bank and availibility of adequate buffer to absorb unexpected losses, compliance with the regulatory requirements and to ensure that actions relating to the Bank that can cause movements of capital funds are properly identified, reviewed, reported and approved by the appropriate management.

Bank menggunakan rasio permodalan yang diwajibkan regulator, Rasio Kecukupan Penyediaan Modal Minimum ("KPMM"), untuk memonitor rasio permodalan Bank. Sesuai dengan peraturan OJK yang berlaku, Bank wajib menyediakan modal minimum sebesar 9% - <10% dari Aset Tertimbang Menurut Risiko ("ATMR") berdasarkan hasil *self assessment* atas profil risiko Bank. Untuk mengantisipasi potensi kerugian sesuai profil risiko Bank, OJK dapat mewajibkan Bank untuk menyediakan modal lebih besar darl ketentuan mengenai modal minimum tersebut.

The Bank uses regulatory capital ratio, Capital Adequacy Ratio ("CAR"), in order to monitor the Bank's capital ratio. CAR is the ratio of the Bank's capital over its RWA. In accordance with the prevailing OJK regulation, the Bank is required to provide minimum capital of 9% - <10% of Risk Weighted Assets ("RWA") based on the Bank's self assessment result on its risk profile. In order to anticipate potential losses in the Bank's risk profile, OJK may require the Bank to maintain higher capital than the minimum capital requirement.

Selain pemenuhan minimum KPMM berdasarkan profil risiko Bank, Bank juga diwajibkan untuk membentuk tambahan modal sebagai penyangga (*buffer*) sebagai berikut:

In addition to the minimum Capital Adequacy Ratio ("CAR") based on risk profile, bank is obliged to set aside additional capital for buffer as follows:

- *Capital Conservation Buffer* (CCB) sebesar 2,5% dari ATMR bagi bank yang tergolong sebagai Kelompok Bank berdasarkan Modal Inti (KBMI) 3 dan KBMI 4, dan berlaku secara bertahap mulai dari tanggal 1 Januari 2016 sebesar 0,625%, 1 Januari 2017 sebesar 1,25%, 1 Januari 2018 sebesar 1,875% dan 1 Januari 2019 dan seterusnya sebesar 2,5%.

- Capital Conservation Buffer (CCB) of 2.5% from the RWA for banks Categorized as Clasification Bank based on Core Capital (KBMI) 3 and KBMI 4, and will be effective gradually starting on January 1, 2016 of 0.625%, January 1, 2017 of 1.25%, January 1, 2018 of 1.875% and January 1, 2019 onwards of 2.5%.

- *Countercyclical Buffer* dalam kisaran sebesar 0% sampai dengan 2,5% dari ATMR yang berlaku bagi seluruh bank dan mulai ditetapkan pada tanggal 1 Januari 2016 oleh OJK berdasarkan kondisi makro ekonomi Indonesia.

- Countercyclical Buffer in the range of 0% up to 2.5% from RWA which are applicable to all banks and will be determined starting January 1, 2016 by OJK depending on Indonesia macro economic condition.

- *Capital Surcharge* untuk Bank Sistemik. Komponen penyangga ini tidak relevan karena Bank adalah kantor cabang bank asing di Indonesia.

- Capital Surcharge for Systemic Bank. This buffer is not applicable because the Bank is a branch of foreign bank in Indonesia.

Bank juga diwajibkan untuk membentuk Dana Usaha untuk buffer, yang merupakan bagian dana usaha yang ditempatkan dalam CEMA (diungkapkan sebagai persentase dari ATMR) yang tersedia untuk memenuhi buffer.

The Bank is also obliged to set aside Operating Funds that for buffer, which is part of operating funds placed in CEMA (presented as percentage of RWA) to meet the buffer.

Pada tanggal 31 Desember 2024 dan 2023, Bank mematuhi semua persyaratan modal yang ditetapkan.

As of December 31, 2024 and 2023, the Bank complied with all externally imposed capital requirements.

Rasio KPMM pada tanggal 31 Desember 2024 dan 2023 yang dihitung sesuai dengan peraturan OJK yang berlaku adalah sebagai berikut:

The Bank's CAR as of December 31, 2024 and 2023, which calculated in accordance with the prevailing OJK regulation, was as follows:

	2024 Rp Juta/ Rp Million	2023 Rp Juta/ Rp Million	
Komponen modal:			Component of capital:
Penyertaan Kantor Pusat (Catatan 17)	1.424.298	1.424.298	Head Office investments (Note 17)
Dana usaha (Catatan 33d)	92.992.086	87.001.486	Net head office fund (Note 33d)
Laba yang belum dipindahkan ke Kantor Pusat (setelah dikurangi aset pajak tangguhan) tahun lalu	35.746.717	29.884.837	Previous year unremitted profit to Head Office (after deducted deferred tax assets)
Laba bersih tahun berjalan	6.932.423	5.861.880	Current year net income
Pendapatan komprehensif lainnya:			Other comprehensive income:
Keuntungan berasal dari peningkatan penyertaan dalam kelompok tersedia untuk dijual (45%)	5.927	63.381	Unrealized gain from the increase of available-for-sale investment securities (45%)
Faktor pengurang modal	(1.996.023)	(1.668.149)	Deduction factor of capital
Cadangan umum penyisihan penghapusan aset produktif (maksimum 1,25% dari ATMR)	1.418.199	1.272.713	General reserve for allowance for uncollectible earning assets (maximum 1.25% of RWA)
Jumlah Modal	136.523.627	123.840.446	Total Capital
Aset Tertimbang Menurut Risiko (ATMR)			Risk Weighted Assets (RWA)
ATMR untuk risiko kredit	149.859.864	144.277.396	RWA for credit risk
ATMR untuk risiko pasar	10.370.137	8.779.537	RWA for market risk
ATMR untuk risiko operasional	4.296.052	7.202.434	RWA for operational risk
Total ATMR	164.526.053	160.259.367	Total RWA
Rasio KPMM			CAR Ratio
Risiko kredit dan risiko pasar	85,20%	80,91%	Credit risk and market risk
Risiko kredit, risiko pasar, dan risiko operasional	82,98%	77,28%	Credit risk, market risk, and operational risk
Rasio modal penyangga			Capital buffer ratio
Capital Conservation Buffer	2,50%	2,50%	Capital Conservation Buffer
Countercyclical Buffer	0,00%	0,00%	Countercyclical Buffer
Dana usaha penyangga	4,33%	3,92%	Operating funds for buffer

Berikut ini adalah saldo penyediaan dana kepada pihak berelasi sesuai dengan ketentuan Bank Indonesia tentang Batas Maksimum Pemberian Kredit (BMPK):

The following are the balances of amounts with related parties in accordance with the Legal Lending Limit (LLL) regulation of Bank Indonesia:

	2024 Rp Juta/ Rp Million	2023 Rp Juta/ Rp Million	
Tagihan derivatif	1.144.513	1.537.961	Derivative receivables
Kredit	3.899.168	4.199.384	Loans
Rekening administratif	3.759.877	1.491.592	Administrative accounts
Total	8.803.558	7.228.937	Total

Batas maksimum pemberian kredit kepada pihak berelasi per tanggal 31 Desember 2024 sebesar Rp 13.652.363 juta (2023: Rp 12.384.045 juta), 10% dari modal Bank.

Maximum legal lending limit to affiliates as of December 31, 2024 amounted to Rp 13,652,363 million (2023: Rp 12,384,045 million), 10% of the Bank's capital.

Risiko pasar

Berdasarkan Peraturan Bank Indonesia. No. 5/13/PBI/2003 tanggal 17 Juli 2003 dan perubahannya, Peraturan Bank Indonesia No. 6/20/PBI/2004 tanggal 15 Juli 2004, No. 7/37/PBI/2005 tanggal 30 September 2005, No. 12/10/PBI/2010 tanggal 1 Juli 2010 dan No. 17/5/PBI/2015 tanggal 1 Juni 2015, bank diwajibkan untuk memelihara posisi devisa netonya setinggi-tingginya 20% dari modal.

Berdasarkan pedoman Bank Indonesia, "posisi devisa neto" merupakan penjumlahan dari nilai absolut atas selisih bersih aset dan liabilitas untuk setiap mata uang asing dan selisih bersih tagihan dan liabilitas, berupa komitmen dan kontinjensi di rekening administratif, untuk setiap mata uang, yang semuanya dinyatakan dalam Rupiah.

Posisi Devisa Neto (PDN) Bank pada tanggal 31 Desember 2024 dan 2023 adalah sebagai berikut:

Market risk

Under Bank Indonesia Regulation No. 5/13/PBI/2003 dated July 17, 2003 and its amendments, Bank Indonesia Regulation No. 6/20/PBI/2004 dated July 15, 2004, No. 7/37/PBI/2005 dated September 30, 2005, No. 12/10/PBI/2010 dated July 1, 2010 and No. 17/5/PBI/2015 dated June 1, 2015, a bank is required to maintain its net foreign exchange position/net open position at a maximum of 20% of its capital.

Under Bank Indonesia guidelines, "net open position" means the sum of the absolute value of the net difference between asset and liability balances for each foreign currency, and the net difference between claims and liabilities, in the form of both commitments and contingencies in administrative accounts, for each foreign currency, which are all stated in Rupiah.

The Bank's Net Open Position (NOP) as of December 31, 2024 and 2023 was as follows:

	2024			
Mata uang asing	Posisi devisa neto untuk neraca (selisih bersih aset dan liabilitas)/ Statement of financial position net foreign exchange position (net differences between assets and liabilities)	Selisih bersih tagihan dan liabilitas pada rekening administratif/ Net differences between receivables and liabilities in administrative accounts	Posisi devisa neto keseluruhan (nilai absolut)/ Aggregate net foreign exchange position (absolute amount)	Foreign currencies
	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	
Dolar Amerika Serikat	(542.772)	79.756	463.016	United States Dollar
Yen Jepang	(1.130.859)	763.664	367.195	Japanese Yen
Euro	520.082	(543.896)	23.814	Euro
Dollar Singapura	(20.672)	15.456	5.216	Singapore Dollar
Baht Thailand	(642)	(2.953)	3.595	Thailand Baht
Lainnya	104.058	(159.461)	55.403	Others
Jumlah	(1.070.805)	152.566	918.239	Total
Jumlah Modal *)			136.261.945	Total Capital *)
Persentase PDN terhadap modal			0,71%	Percentage of NOP to capital

	2023			
Mata uang asing	Posisi devisa neto untuk neraca (selisih bersih aset dan liabilitas)/ Statement of financial position net foreign exchange position (net differences between assets and liabilities)	Selisih bersih tagihan dan liabilitas pada rekening administratif/ Net differences between receivables and liabilities in administrative accounts	Posisi devisa neto keseluruhan (nilai absolut)/ Aggregate net foreign exchange position (absolute amount)	Foreign currencies
	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	
Dolar Amerika Serikat	(3.163.122)	820.668	2.342.454	United States Dollar
Yen Jepang	(1.463.544)	1.120.227	343.317	Japanese Yen
Euro	188.181	(189.845)	1.664	Euro
Dollar Singapura	(3.793)	3.846	53	Singapore Dollar
Baht Thailand	5.449	(3.979)	1.470	Thailand Baht
Lainnya	111.159	(132.982)	21.823	Others
Jumlah	(4.325.670)	1.617.935	2.710.781	Total
Jumlah Modal *)			124.400.264	Total Capital *)
Persentase PDN terhadap modal			2,19%	Percentage of NOP to capital

*) Sesuai dengan Peraturan Bank Indonesia, perhitungan persentase PDN terhadap modal menggunakan modal bulan sebelumnya.

*) In accordance with Bank Indonesia Regulation, the previous month's capital is used in calculating the percentage of Net Open Position to Capital.

Batas nilai maksimum (absolut) PDN pada tanggal 31 Desember 2024 yang diperkenankan dengan menggunakan modal akhir tahun masing-masing sebesar Rp 27.494.480 juta (2023: Rp 24.768.089 juta). PDN Bank tidak melampaui batas nilai maksimum (absolut) yang diperkenankan oleh Bank Indonesia.

The maximum (absolute) value of NOP as of December 31, 2024 using the capital at the end of year amounted to Rp 27,494,480 million (2023: Rp 24,768,089 million). The Bank's NOP did not exceed the maximum (absolute) value required by Bank Indonesia.

Bank menerapkan beberapa ukuran dalam pengelolaan risiko mata uang asing sebagai berikut:

- Menetapkan batas bagi rasio posisi devisa neto, baik batas intraday maupun batas overnight.
- Menetapkan batas bagi risk taking unit, berupa batas kerugian, batas pihak lawan dan batas terkait lainnya.

The Bank implements certain measures in managing the foreign currency risk as follows:

- Set up a limit for net open position ratio, both intraday and overnight limits.
- Set up a limit for risk taking units, in the form of loss limit, counterparty limit, and other related limits.

Manajemen risiko operasi

Direksi MUFG telah menyetujui Kebijakan Manajemen Risiko Operasional MUFG sebagai kebijakan yang berlaku di seluruh Bank untuk mengelola risiko operasional. Kebijakan ini mengatur prinsip-prinsip inti mengenai manajemen risiko operasional, termasuk definisi risiko operasional, dan system serta proses-proses manajemen risiko.

Bank telah menetapkan kerangka kerja manajemen risiko untuk pengumpulan data kerugian, Control Self-Assessment (CSA), KRI dan SII-*Self_Identified Issue*. Pengukuran risiko operasional untuk mengidentifikasi, mengakui, mengevaluasi, mengukur, mengendalikan, memantau, dan melaporkan risiko operasional secara tepat. Bank memfokuskan upaya-upayanya untuk memastikan penilaian yang akurat terhadap status kerugian-kerugian yang timbul dari risiko operasional dan pelaksanakan upaya-upaya penanggulangan yang tepat sekaligus memelihara *database* kerugian.

Operational risk management

MUFG's Board of Directors has approved the MUFG Operational Risk Management Policy as a group-wide policy for managing operational risk. This policy sets forth the core principles regarding operational risk management, including the definition of operational risk and the risk management system and processes.

The Bank has established a risk management framework for loss data collection, Control Self Assessment (CSA), KRI and SII-Self_Identified Issue. Measurement of operational risk in order to appropriately identify, recognize, evaluate, measure, control, monitor and report operational risk. The Bank focuses their efforts on ensuring accurate assessment of the status of operational risk losses and the implementation of appropriate countermeasures while maintaining losses database.

Manajemen risiko hukum

Risiko hukum adalah risiko yang disebabkan oleh adanya kelemahan aspek yuridis, yang antara lain disebabkan adanya tuntutan hukum, ketiadaan peraturan perundang-undangan yang mendukung, atau kelemahan perikatan seperti tidak dipenuhinya syarat sahnya kontrak dan pengikatan agunan yang tidak sempurna.

Dalam mengelola risiko hukum, Bank memastikan bahwa pengikatan kredit telah dilakukan sesuai dengan ketentuan yang berlaku dengan mengacu kepada prinsip kehati-hatian dalam upaya melindungi kepentingan Bank.

Legal risk management

Legal risk is the risk arising from legal weaknesses, among others resulting from legal actions, absence of supporting provisions in laws and regulations, or weakness of legally binding provisions, such as failure to comply with legal requirements for contracts and loopholes in binding of collateral.

To manage legal risk, the Bank ensures credit binding contract to comply with regulation which refer to prudential banking principle that is in line with the Bank's purpose.

Manajemen risiko reputasi

Risiko reputasi adalah risiko akibat menurunnya tingkat kepercayaan stakeholder yang bersumber dari persepsi negatif terhadap Bank.

Reputation risk management

Reputation risk is the risk resulting from the decrease of stakeholder trust arising from negative perception on the Bank.

Risiko reputasi antara lain dapat dipengaruhi oleh faktor-faktor seperti citra Bank, publikasi negatif, penyelesaian pengaduan nasabah yang tidak diselesaikan (buruk), pelayanan buruk terhadap nasabah atau pihak lain, konflik internal Bank dan lain-lain.

Reputation risk is affected among the following factors: the Bank's image, negative publicity, unsatisfactory resolution of customer complaints, poor service to customers or other parties, internal conflict and etc.

Manajemen risiko stratejik

Strategic risk management

Risiko strategik adalah risiko yang antara lain disebabkan oleh penetapan dan implementasi strategi Bank yang tidak tepat, pengambilan keputusan bisnis yang tidak tepat atau kurang responsifnya Bank terhadap perubahan eksternal.

Strategic risk is risk among which others brought about by poor setting and implementation of the Bank strategy, poor business decision-making, or lack of responsiveness of the Bank to external changes.

Risiko strategik antara lain dipengaruhi oleh faktor-faktor visi misi Bank, rencana strategis, target-target keuangan, perubahan kepemilikan, peluncuran produk/aktivitas baru dan perubahan eksternal.

Factors that affect the strategic risk are the Bank's vision and mission, strategic plan, financial targets, change of ownership, launch of new products/activities and external changes.

Sehubungan dengan hal di atas, Bank telah membentuk, merumuskan, menyusun, memantau serta mengevaluasi impelementasi strategi bisnis melalui rencana bisnis.

Therefore, the Bank has established, formulated, developed, monitored and evaluated its strategy through out the implementation of the business plan.

Manajemen risiko kepatuhan

Compliance risk management

Risiko kepatuhan adalah risiko akibat Bank tidak mematuhi dan/atau tidak melaksanakan peraturan perundang-undangan dan ketentuan yang berlaku. Ketidakmampuan Bankuntuk mengikuti dan mematuhi seluruh peraturan perundangan yang terkait dengan kegiatan usaha Bank dapat berdampak terhadap kelangsungan usaha Bank. Di bawah ini adalah kegiatan Bank yang memitigasi risiko kepatuhan:

Compliance risk is the risk resulting from the non-compliance of the external laws and regulation. The Bank's incapability to comply with laws and regulation related to the Bank's businesses will affect the business continuity. The following is the Bank's activities that mitigate compliance risk:

- Terdapatnya fungsi pengawasan oleh Direktur Kepatuhan, untuk memastikan kepatuhan Bank terhadap peraturan yang berlaku.
- Menginformasikan serta mensosialisasikan peraturan-peraturan baru dan terkini kepada manajemen serta setiap departemen yang bersangkutan.

- Monitoring that carried out by the Compliance Director, to ensure the Bank's compliance towards all prevailing regulations.
- Circulating as well as socializing all new and updated regulations to the management, as well as all related departments.

34. PENERBITAN KEMBALI LAPORAN KEUANGAN

34. REISSUANCE OF FINANCIAL STATEMENTS

Bank telah menerbitkan kembali laporan keuangan untuk tahun yang berakhir 31 Desember 2024, untuk menggantikan laporan keuangan yang sebelumnya telah disetujui Manajemen Bank pada 25 Maret 2025 ("laporan keuangan yang diterbitkan terdahulu").

The Bank has reissued these financial statements for the year ended December 31, 2024 to replace the financial statements previously approved by the Bank's Management on March 25, 2025 ("original financial statements").

Amandemen dibuat untuk mengoreksi kesalahan pada pengungkapan sebagai berikut:

The amendments made to correct error in the disclosure are as follows:

Komposisi manajemen Bank pada tanggal 31 Desember 2024 terdiri dari (Catatan 1):

The composition of the Bank's management as of December 31, 2024 was as follows (Note 1):

	Laporan Keuangan yang Diterbitkan Terdahulu/ *Original Financial Statements*	Laporan Keuangan yang Diterbitkan Kembali/ *Reissued Financial Statements*	
Dewan Pengawas	Divisi Perencanaan Asia/ *Planning Office for Asia*	Divisi Perencanaan Asia/ *Planning Office for Asia*	Supervisory Board
Executive Officer, Country Head	Kazushige Nakajima	Kazushige Nakajima	Executive Officer, Country head
Managing Director	Tadanobu Hirano Michiyasu Yatabe Dadi Arief Darmawan Yuki Hayashi Mahendra Rendiantama	Tadanobu Hirano Michiyasu Yatabe Dadi Arief Darmawan Yuki Hayashi Mahendra Rendiantama M. Michael Sugirin	Managing Director
Managing Director (sebagai *Head of Compliance*)	Indro Tri Sutanto	Indro Tri Sutanto	Managing Director (as Head of Compliance)

35. TANGGUNG JAWAB MANAJEMEN DAN PERSETUJUAN ATAS LAPORAN KEUANGAN

Penyusunan dan penyajian wajar laporan keuangan dari halaman 1 sampai 104 merupakan tanggung jawab manajemen, dan telah disetujui oleh Manajemen untuk diterbitkan pada tanggal 30 April 2025.

35. MANAGEMENT'S RESPONSIBILITY AND APPROVAL TO ISSUE THE FINANCIAL STATEMENTS

The preparation and fair presentation of the financial statements on pages 1 to 104 are responsibilities of the management, and are approved by the Managements and authorized for issue on April 30, 2025.

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LAPORAN TAHUNAN
MUFG BANK, Ltd., KANTOR CABANG JAKARTA
MUFG BANK, Ltd., JAKARTA BRANCH
ANNUAL REPORT

2024

56 Years of Delivering Value for Clients

MUFG Bank, Ltd.,
Kantor Cabang Jakarta
Jakarta Branch

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